

USAID/Federal Republic of Yugoslavia

Gender Assessment of Serbia and Montenegro

A project funded by the Office of Women in Development, Bureau for Global Programs, Field Support and Research, U.S. Agency for International Development, under contract number FAO-0100-C-00-6005-00 with Development Alternatives, Inc.

November 2002



1717 Massachusetts Ave. NW, Suite 302, Washington, DC 20036 USA
Tel.: 202-332-2853 FAX: 202-332-8257 Internet: WIDinfo@widtech.org

A Women in Development Technical Assistance Project

Development Alternatives, Inc. ■ International Center for Research on Women
Academy for Educational Development ■ Development Associates, Inc.

This publication was made possible through support provided by the Office of Women in Development, Bureau for Global Programs, Field Support and Research, U.S. Agency for International Development, under the terms of Contract No. FAO-0100-C-00-6005-00. The opinions expressed herein are those of the authors and do not necessarily reflect the views of the U.S. Agency for International Development.

USAID/Federal Republic of Yugoslavia— Gender Assessment of Serbia and Montenegro

by

Elaine Zuckerman, President, Gender Action
Ann Graham, Associate Director, Local Democracy
Partnership, Rutgers University

Development Alternatives, Inc.

November 2002



A Women in Development
Technical Assistance Project

*A project funded by the Office of Women in Development, Bureau for Global Programs, Field Support and
Research, U.S. Agency for International Development, under contract number FAO-0100-C-00-6005-00*

ACKNOWLEDGMENTS

The Gender Assessment team thanks Eugene Szepesy, Adriana Lazinica, Milan Bastovanovic, and Aleksandra Zoric Krzic for providing boundless professional hospitality, responding generously to the team's every need, and accompanying us on numerous field visits.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	vii
CHAPTER ONE BACKGROUND	1
CHAPTER TWO METHODOLOGY	3
CHAPTER THREE MONTENEGRO	5
SO 1.3—ACCELERATED DEVELOPMENT AND GROWTH OF PRIVATE ENTERPRISES	5
IR 1.3.1 Increased Soundness of Fiscal Management, Tax and Pension Systems Restructured, Treasury Unit Functioning Effectively	6
IR 1.3.2 Improved Functioning of Financial Markets, Commercial Banking System Predominantly Private, Financial Reporting by Enterprises and Financial Institutions Strengthened	8
IR 1.3.3 Private Enterprises Strengthened, Increased Privatization of State-Owned Enterprises, SMEs Strengthened.....	9
IR 1.3.4 Enhanced Economic Soundness of Energy Sector, Independent Regulator Functioning, Tariffs at Cost	13
SO 2.0—MORE EFFECTIVE, RESPONSIVE, AND ACCOUNTABLE DEMOCRATIC INSTITUTIONS	14
IR 2.0.1 Enhanced Capacity and Competitiveness of Independent Media.....	14
IR 2.0.2 Strengthened Civil Society, Political Party and Trade Union Capacity to Serve and Represent Citizens	15
IR 2.0.3 More Effective, Independent, and Accountable Legal Institutions ...	18
SO 2.1—INCREASED, BETTER-INFORMED CITIZEN PARTICIPATION IN POLITICAL AND ECONOMIC DECISION-MAKING	19
IR 2.1.1 Citizens Improve their Living Conditions through Participation in Community Development Activities	19
IR 2.1.2 Improved Interaction between Citizens and Local Government	21

CHAPTER FOUR**SERBIA 23****SO 1.3—ACCELERATED GROWTH AND DEVELOPMENT OF****PRIVATE ENTERPRISE.....23**

IR 1.3.1 Financial and Banking Systems Stabilized and Restructured.....23

IR 1.3.2 State and Socially Owned Enterprises Privatized.....27

IR 1.3.3 Commercial and Related Laws Enhanced and Strengthened28

IR 1.3.4 FRY/Serbian Economy Reconnected to International and
Regional Market Networks30**SO 2.0—MORE EFFECTIVE, RESPONSIVE, AND ACCOUNTABLE****DEMOCRATIC INSTITUTIONS31**

IR 2.0.1 Capacity and Competitiveness of Independent Media Enhanced.....31

IR 2.0.2 Civil Society, Political Party, and Trade Union Capacity to
Serve and Represent Citizens Strengthened32IR 2.0.3 Increased Judicial Independence and a Better-Functioning
Legal System.....37

IR 2.0.4 Record of Largely Free, Fair Elections Established38

SO 2.1—INCREASED, BETTER INFORMED CITIZENS' PARTICIPATION**IN POLITICAL AND ECONOMIC DECISION-MAKING39**IR 2.1.1 Citizens Improve their Living Conditions Through Participation
in Community Development Committees39

IR 2.1.2 Improved Interaction between Citizens and Local Governments.....43

IR 2.1.3 Transparent Financial Management and Improved Service
Delivery by Local Governments.....45IR 2.1.4 Broadened Minority Participation in the Political Process
and Decision Making.....45**CHAPTER FIVE****TRAFFICKING 47****BACKGROUND.....47****MONTENEGRO.....47****SERBIA.....49****FUTURE USAID SUPPORT?.....49****CHAPTER SIX****GENDER INTEGRATION IN THE USAID MISSION 51****TRAINING.....51****GENDER TEAM.....51****INTERNATIONAL GENDER COORDINATION MEETINGS52****OTHER MEETINGS.....52****GENDER MAINSTREAMING TRAINING WORKSHOP FOR SELECT USAID FRY PARTNERS...53****INTERNATIONAL PARTNER ORGANIZATIONS.....54**

ANNEX A:	PERSONS INTERVIEWED.....	A-1
ANNEX B:	WOMEN’S NON-PROFIT ORGANIZATIONS IN SERBIA	B-1
ANNEX C:	REFERENCES.....	C-1
ANNEX D:	ELECTRONIC REFERENCES.....	D-1

EXECUTIVE SUMMARY

USAID/Federal Republic of Yugoslavia (FRY), composed of offices in the constituent republics of Serbia and Montenegro, was established only after democratic elections in fall 2000 and therefore is a relatively new program. Strategic plans for each republic are new, and performance monitoring plans with achievement indicators will be produced in late 2002. The FRY Mission requested this Gender Assessment as a “reality check” to ensure that gender is being integrated into current and future initiatives, including each performance monitoring plan. A few USAID initiatives strongly support women’s empowerment—for example, the Firm-Level Assistance Group’s (FLAG) business development services; analyses of the Center for Entrepreneurship and Economic Development (CEED), Institute for Strategic Studies and Progress (ISSP), and other think-tanks; Land O’Lakes’ (LOL) women’s cheese competitions; World Learning/STAR Network’s small grants to outstanding women’s nongovernmental organizations; and National Democratic Institute’s (NDI) promotion of women in politics. Although these initiatives are highly commendable, numerous USAID programs need to consider gender impacts.

USAID assistance in each republic is driven by three Strategic Objectives: (1) accelerated development and growth of private enterprises; (2) more effective, responsive, and accountable democratic institutions; and (3) increased, better-informed citizen participation in political and economic decision-making. This report examines progress in mainstreaming gender in each Intermediate Result designed to achieve these Strategic Objectives. The report also assesses the status of trafficking in women and gender integration into Mission programs.

MONTENEGRO

USAID is promoting an open, competitive private economy in Montenegro integrated into the region and Europe to attain sustainable growth, improve living standards, and reduce dependence on donor financing and technical assistance.

SO 1.3—Accelerated Development and Growth of Private Enterprises

Fiscal Reforms—Tax and Pension. To reduce the fiscal deficit, USAID supports tax and pension reforms. The value-added tax (VAT), designed to increase revenues, is not progressive and Montenegrin women, who are poorer than men, are likely to suffer most from the VAT. USAID is also promoting comprehensive pension reform to reduce pension outlays. Women’s pensions are already lower than men’s because women work fewer years and earn less than men. Most women, working in home-based gray economy activities, will receive no pension. USAID should finance a study of the impact of the tax and pension reforms on vulnerable groups, including women, as the basis for protecting these groups from becoming poorer.

Treasury Unit. Achieving Treasury reform includes reducing public wages, subsidies, and social services, which constitute close to 50 percent of government spending. USAID should require a gender analysis to assess impacts on redundant public sector workers affected by public sector budget cuts, consider fiscally acceptable gender equal compensation, and ensure that women's unpaid labor does not increase. USAID should consider assisting the Government of Montenegro in undertaking a gender analysis of its budget. Sex-disaggregated data should be maintained on personnel trained and downsized.

Financial Markets and the Banking System. USAID is the major donor working to improve financial markets through privatizing state-owned problem banks and strengthening the Central Bank's capacity to regulate and supervise commercial banks. USAID assistance should include a gender-disaggregated analysis of staff restructuring of Montenegrin Bank, promoting gender equal staffing opportunities at all levels and providing gender-sensitive training.

State and Socially Owned Enterprise (SSOE) Privatization. USAID has been the primary supporter of privatizing or closing SSOEs and training Montenegrins in entrepreneurial and market-oriented managerial skills needed for the private sector. USAID-supported research should analyze the gendered impacts of SSOE privatizations and devise measures to mitigate negative effects, especially on more vulnerable women employees. To compensate for women's difficulty accessing credit, Opportunity Bank and other USAID implementers supporting micro, small, and medium-sized enterprises (SMEs) should consider targeting disadvantaged women with credit, a common practice worldwide. Since Opportunity Bank will focus on SMEs in future, USAID should support appropriate microcredit implementers to target women microentrepreneurs. USAID-supported microcredit should permit guarantees other than real estate collateral, which women lack.

Energy Sector Reform. To accompany its support for Montenegro's energy sector restructuring, USAID should consider financing a study analyzing the impact of rate hikes on the poorest clients, the majority of whom are women.

SO 2.0—More Effective, Responsive, and Accountable Democratic Institutions

Media. The Montenegrin media has been improving its coverage of issues such as domestic violence and trafficking, partly as a result of USAID-supported training and partly because most journalists are women. USAID should continue its assistance for opening the media to gender-sensitive issues and also should support training women's and other NGOs on how to effectively use the media for public awareness campaigns.

Civil Society. Women's NGOs constitute only 1 percent of Montenegro's NGOs, but women's NGOs tend to be activist and vocal. USAID could try to ensure that all NGOs it supports are gender sensitive by providing gender training; awarding grants to NGOs that promote gender equality; and supporting more women's NGOs offering domestic violence and trafficking shelters, hotlines, healthcare, and counseling services.

Political Parties. USAID support has tried to strengthen women's weak political representation. Because elected women tend to quit after election, USAID should support research to determine what would be necessary to keep women in office and to increase women's candidacies and strengthen the role of women in the internal structure of their parties.

Trade Unions. Although 40 percent of USAID-supported union members are women, they make up only 9 percent of decision-making bodies. Moreover, women make up 60 percent of the workers in the gray economy, which has no union representation. USAID support should promote women for union leadership and study how to provide union protection to the majority of women workers in the gray economy.

SO 2.1—Increased, Better-Informed Citizen Participation in Political and Economic Decision-Making

Improving Citizen Community Development Participation. USAID's new Community Revitalization through Democratic Action (CRDA) Program has created measures to ensure that women participate actively in selecting community-identified projects for financing and implementation. CRDA has strongly supported women's inclusion, even countering husbands' initial resistance. CRDA is on the right track. A further step would be for CRDA to link with the government's gender equality governing board to encourage women's deeper involvement in politics.

Improving Citizen Interaction with Local Government. This IR needs much greater gender focus. The next implementer should be required to pro-actively get women involved in its projects.

SERBIA

SO 1.3—Accelerated Growth and Development of Private Enterprise

Financial and Banking System Reforms. Women make up two-thirds of bank staff but are concentrated in lower-level positions. A glass ceiling prevents their rise to the very top. The tens of thousands of redundant bank workers will inevitably include a majority of women. USAID should require implementing partners to collect gender-disaggregated data on numbers of redundant workers and training and technical assistance. USAID should encourage the government to design and implement programs to cushion the impact on the poorest redundant workers, most of whom are expected to be women.

Alternative Finance and Credit. USAID is supporting Opportunity International (OI) to launch operations in Serbia. OI does not plan to target women, although women's access to credit is more constrained than men's. OI should consider targeting women to at least achieve gender equality among borrowers and possibly to serve mainly a female clientele, as

do so many other OI branches and other microcredit institutions worldwide to compensate for the borrowing barriers females encounter.

Mortgage Banking. At the time of this assessment, an implementer for a mortgage bank program was still to be determined. USAID should ensure that the implementer strives for gender-equal titling in mortgage lending because now women are only a small minority of property holders.

State and Socially Owned Enterprise Privatization. USAID is helping Serbia design and implement privatization, restructuring, and liquidation of some 40 state and socially owned enterprises. USAID implementers should collect gender-disaggregated data on redundant workers and ensure with their government counterparts that compensation packages are gender equal.

Commercial and Related Laws. USAID is helping Serbia reform its commercial legislative and judicial systems into market-oriented systems by harmonizing Serbia's laws with those of E.U. countries. USAID should be commended for supporting groups professionally analyzing commercial laws to ensure they help both men and women and should continue providing this type of support. Implementers should suggest the government focus on improving public sector pay so more men become attracted to judicial and other government positions.

Market Trade Integration. USAID is assisting Serbia to eventually integrate into the European Union and accede to the World Trade Organization (WTO). The female WTO negotiating team provides another example of why public sector pay needs improving to achieve greater gender-balanced representation and also to ensure that women as well as men are fairly compensated. USAID's technical assistance should promote measures to ensure that Serbia's gender-equal work laws are implemented, because past gains are being eroded with market liberalization and trade patterns elsewhere suggest that women's status tends to be inferior to men's in export assembly industries, should FRY take that route.

SO 2.0—More Effective, Responsive, and Accountable Democratic Institutions

Media. More gender-sensitive media coverage is needed. USAID training of the independent media should include gender analysis of issues such as trafficking, violence, militarization, women's position in the economy, and corruption. Gender-disaggregated data on journalists trained and gender-related issues covered in the media should be tracked.

Civil Society. To better understand the quality of Serbia's NGOs, the USAID NGO Sustainability Index should add a component on how NGOs address gender. USAID should ensure that its new civil society initiative aimed to consolidate subgrant support does not eliminate or reduce support to groups like World Learning/STAR Network that support high-quality women's groups.

Political Parties. USAID should ensure that all implementers promote women in politics because women only hold 11 percent of Serbian and 5.6 percent of Federal parliamentary seats.

Judicial and Legal Systems. The American Bar Association/Central and East European Legal Initiative (ABA/CEELI), USAID's implementer in judicial and legal systems, is an excellent gender advocate. It should be encouraged to monitor draft laws for gender and to continue to use the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) in training judges and assessing national laws. USAID should also use the Serbian CEDAW report for its performance monitoring plan indicators.

SO 2.1—Increased, Better Informed Citizens' Participation in Political and Economic Decision-Making

Improving Citizen Community Development Participation. The USAID CRDA project and its regional implementers commendably are making strong efforts to involve women in community project selection. Implementers should be encouraged to disaggregate committee and project data by sex and to ensure that women's participation on community development committees is not in name only—especially in rural and minority areas. Best practices on women's representation in meetings and on projects benefiting women should be shared in meetings among implementers and through a sourcebook. The ACDI/VOCA facilitator's idea for a gender workshop, in which national staff and partners are trained to work with community board members on how to assess proposals with a gender lens, should be supported by USAID.

Improving Citizen Interaction with Local Government. This initiative, implemented by DAI, needs to get local governments to focus on gender issues, include questions about gender-differentiated needs in its surveys, and devise strategies to reach out to women and minorities.

Cross-Cutting Issues

Trafficking. Both Montenegro and Serbia were main transit points for trafficked women and children in the global slave trade during the last decade. Both have graduated from Tier 3 to Tier 2 ranking in the State Department's 2002 annual trafficking assessment, reflecting their stepped-up efforts to prosecute traffickers and protect victims. New anti-trafficking laws, enacted in Montenegro in summer 2002 and in a draft bill before the Serbian Parliament, make trafficking in human beings illegal for the first time in FRY. Other anti-trafficking steps are being taken in both republics. In Montenegro, USAID could support an expanded and deepened anti-trafficking campaign for school children. In Serbia, USAID should carefully assess whether another shelter is needed and, if so, should explore carefully which NGO would be the most effective shelter manager.

Gender Integration in the USAID Mission. A two-hour gender training for Mission staff early in 2002 could not equip all staff with gender mainstreaming tools. Almost all Mission staff could benefit from more hands-on practice using gender mainstreaming tools so they can analyze all work for its gender impacts and needs. Ideally, all Mission staff should spend at least a full day in gender capacity-building training. Given USAID's gender mandate and the Mission's expanding workload, it is timely to raise the gender profile by establishing a Gender Team with representatives from all critical content areas. The new Gender Team should take responsibility for ensuring that all FRY Mission output, including all its grantees' work, mainstreams gender. The team should also ensure that USAID is represented in Belgrade's periodic international gender coordination meetings.

CHAPTER ONE BACKGROUND

In USAID's Interim Strategy for Montenegro and recently approved Strategy for Serbia, gender is a key cross-cutting issue. Because USAID/Serbia and USAID/Montenegro are relatively new programs established only after the democratic elections in fall 2000, the Mission would like to deepen its understanding of gender issues in the Federal Republic of Yugoslavia (FRY). The Mission therefore requested a Gender Assessment to provide a foundation for ensuring that gender is integrated into any future work, thus promoting more effective achievement of program goals and objectives. Since the USAID Europe & Eurasia Bureau praised both strategies for their gender considerations, the Mission staff called this Gender Assessment a "reality check." Undertaking this gender reality check within months of USAID's strategy approvals for Serbia and Montenegro is timely. Performance monitoring plans, to be formulated for each republic within one year of strategy approval, can benefit from the Gender Assessment recommendations.¹

At the time this Gender Assessment's scope of work (SOW) was formulated, FRY was categorized as a Tier 3 Country under the Victims of Trafficking and Violence Protection Act of 2000. That means that FRY was considered to have a significant number of victims but was not fully complying with minimum standards or making significant effort to comply, according to the State Department's first annual assessment of countries' anti-trafficking efforts. The State Department's recently published second annual assessment graduated FRY to a Tier 2 country. This means that FRY, although not yet complying fully with minimum standards, is making significant efforts to bring itself into compliance with the standards (U.S. Department of State 2002). In accordance with the SOW, this Gender Assessment also examines trafficking.

In addition, the consultants examined and report on the gender activities of other donor agencies. They also describe the team's workshop on gender mainstreaming delivered to implementing partners selected by the Mission.

Following the SOW, this assessment tries to answer the following types of questions:

- How are the problems of men and women different? How might solutions be different?
- How might contributions of men and women to activities be different?
- How might activities differentially affect women and men?

The SOW was designed to (1) gather information relevant to USAID Serbia and Montenegro activities, as framed by the (interim) strategies for both republics and the work of the Mission's technical teams, and to use this information to provide recommendations on integrating gender in future planning, procurement, and performance policies and actions and in ongoing Mission management of gender issues; (2) suggest refinements of the indicators

¹ The FRY staff member preparing the Performance Monitoring Plans accompanied the Gender Assessment consultants on virtually all field visits.

under the Mission's results frameworks; and (3) carry out a short gender briefing for an audience determined by the Mission.

The SOW defined the primary tasks of the Gender Assessment:

1. Carry out a Gender Assessment of currently proposed goals and objectives and, based on this, recommend steps for clearly demonstrating the integration of gender in Mission policies and activities. As part of this assessment, the team is requested to examine how the Mission might most effectively manage gender issues—for example, through the work of a designated Gender Team leader or through the creation of a Mission Gender Team.
2. Assess the Mission's results frameworks and give feasible recommendations for inclusion of gender language at all levels in the Mission's performance monitoring plan.
3. Determine if future assessments or evaluations in any technical areas are planned. If so, provide a short series of relevant gender questions to be included in this future work.
4. Conduct a brief (three hours or less) gender training for audience to be determined in advance by Mission.²

² The entire USAID staff was supposed to have participated in brief gender training in February 2001; this training, therefore, was targeted at selected USAID partners.

CHAPTER TWO METHODOLOGY

This report's contents are based on preparatory research and fieldwork conducted in Serbia and Montenegro by two consultants, Ann Graham and Elaine Zuckerman (Team Leader).³ They interviewed USAID Mission staff, chiefs of party, and their project staff often through field projects away from republic capitals listed in Annex A. They also interviewed the staff of several international organizations. Ms. Graham concentrated on democracy and governance aspects while Ms. Zuckerman focused on economic and financial issues and conducted a workshop on gender mainstreaming for USAID's FRY economic and finance partners' chiefs of party. She also integrated both consultants' contributions into this report.

In the initial time allotted for work at home prior to the fieldwork, the team used the Internet and professional links to assemble background documents on gender issues in Serbia and Montenegro. Copies of these background documents were given to the Mission and are included electronically whenever possible (see Annexes C and D).

For the in-country data collection phase of the work, the team interviewed and collected related information from:

- Members of the Mission's Program Office and technical offices;
- Key USAID implementers, as identified by the Mission;
- A small sample of USAID-linked nongovernmental organizations, as identified by the Mission; and
- Major donors or other international organizations that have gender programs in Serbia, as identified by the Mission.

³ This Gender Assessment was based on 28 work-days for Ms. Graham and 30 workdays for Ms. Zuckerman, including preparation, fieldwork, and reporting.

CHAPTER THREE MONTENEGRO

SO 1.3—ACCELERATED DEVELOPMENT AND GROWTH OF PRIVATE ENTERPRISES

Through SO 1.3, USAID is promoting an open, competitive private economy in Montenegro integrated into the region and Europe to attain sustainable growth, improve living standards, and reduce dependence on donor financing and technical assistance. During the socialist era, Montenegro received government transfers, and since 1997 it has received abundant donor assistance. USAID is helping Montenegro develop a self-sustaining economy by reducing the role of government, increasing the role of the private sector, improving the regulatory framework, and building human capacity. SO 1.3 results will be denominated by growing GDP, increased foreign direct investment, increased private sector share of GDP, reduced government expenditures as a percentage of GDP, and reduced public sector employment.

This Gender Assessment analyzed USAID's economic program in the context of Montenegro's patriarchal environment in which many women marry by 17 and never work outside the home—although home-based enterprises are common. Montenegrin women are poorer than men. The 12.5 percent of households that are headed by females tend to be Montenegro's poorest (CIPE/CEED 2000; ISSP 2001; ISSP 2000).

According to a study by Women to Women, a Swedish organization, women in Montenegro:

- Work 70 percent of the working hours;
- Receive 10 percent of the salaries;
- Represent 2 percent of company directors;
- Have only 3 percent of the property registered in their names;
- Receive 3 percent of bank credit; and
- Constitute 60 percent of the unemployed from 1996-2001 (Kvinna electronic list).

Women's unemployment averaged 26 percent compared with men's 15 percent rate in 2000. But the bulk of gender difference among the unemployed is in the population aged 30 to 60 years. There is no inequality in the employment rates of men and women aged 18-30 years. Although married mothers stay home to care for their children and therefore are not in the formal labor pool and the generous mandatory paid maternity leave results in a preference to hire males, the majority of employed women run their own businesses from their homes to stay close to their children and family—a common pattern worldwide. Data also demonstrate that women's earnings are inferior to men's. In May 2001, the average monthly Montenegrin income was E334. Men's monthly income was E364, whereas women's was E300, despite little inequality in education between men and women.

Intermediate Results for this Strategic Objective include:

- IR 1.3.1 Increased Soundness of Fiscal Management
- IR 1.3.2 Improved Functioning of Financial Markets
- IR 1.3.3 Private Enterprises Strengthened
- IR 1.3.4 Enhanced Economic Soundness of Energy Sector

**IR 1.3.1 Increased Soundness of Fiscal Management,
Tax and Pension Systems Restructured,
Treasury Unit Functioning Effectively**

Fiscal Soundness. To promote fiscal soundness, USAID is promoting stability through reducing the fiscal deficit. The two key measures USAID supports to reduce the deficit are tax and pension reforms. KPMG/Barents, implementer of technical assistance supporting these reforms, had not considered the gendered impacts of the tax or pension reform assistance programs it is designing with the Government of Montenegro because gender impacts were not included in the implementer's scope of work. Moreover, most economists and financial experts have never been exposed to gender analysis of fiscal issues. Although during the last 15 years, tools to undertake a gender analysis of fiscal issues have developed and become increasingly sophisticated, they have not been widely disseminated (Cagatay 1995; Elson 1995; *World Development* 2000; Zuckerman 2000).

Tax Reform. USAID and KPMG are helping the government design a value-added tax (VAT) to widen the tax net. VAT regimes, taxing consumption and affecting all consumers equally, are not progressively structured. All consumers pay the same tax on whichever consumption items are taxed—for example, clothing and medicine. Thus, the financial burden of a VAT falls most heavily on those least able to afford it. Since women are poorer than men, they are likeliest to suffer most from the VAT (ISSP 2000).

To provide the government with capacity to design and implement the VAT, KPMG is training staff from the Department of Public Revenue, which is responsible for tax collection, and Customs Department staff at all levels. This training does not yet address VAT's gendered impact on poor women but future training could be designed sensitize taxation officials to this impact and if possible help them design measures to protect the poor from further impoverishment.

Aside from discussing the social impact of new taxes, upon request KPMG was able to quickly produce gender-disaggregated data on the aggregate number of Montenegrin trainees who attended its workshops since October 2001 for this and other IRs discussed below. KPMG has trained 3,237 participants, of which 1,678 or 52 percent were female. These participants are part of KPMG's continuous training effort to expose as many local counterparts as possible to policy and technical reforms aimed at improving economic and financial performance.

Pension Reform. USAID is also promoting comprehensive pension reform because current Montenegrin pension outlays contribute substantially to the fiscal deficit. To make the pension more sustainable, new pension legislation prepared with KPMG assistance is expected to be enacted in fall 2002. The new law will reduce pension benefits. It will replace an unsustainable pay-as-you-go system with a multi-pillar system, including a mandatory funded pillar and it will entail cutbacks in health services provided pensioners. Current retirement ages of 60 years for men and 55 years for women will gradually be extended to 65 years for both sexes.

One USAID staff member considering this issue felt that pensioners are among the best off people and pension cuts might affect some, but not all, poor. But neither USAID staff nor KPMG has considered the gendered implications of the pension reforms. These implications should be analyzed to see if the gender playing field is level. Without a gender analysis, the new legislation may unintentionally negatively impact women's livelihood. This is because Montenegrin working women receive lower salaries than men and have worked fewer years than men because of their earlier retirement ages (ISSP 2000). Women's pension bases are therefore lower than are men's. A reduction of already low pension benefits may well push some women pensioners into poverty.

A related concern is that 60 percent of Montenegro's gray—informal—sector workers are women. Gray sector workers lack any pension or other social benefits. An analysis of the pension implications on gray sector workers is needed, including examining its gender consequences because a larger and growing proportion of elderly women and men will attain old age without any pensions. The new pension legislation should find a solution for the vulnerable pensionless population, consisting mainly of women. Ways of providing for informal workers' pension benefits need to be identified.

Treasury Unit. Achieving Treasury reform includes reducing the public wage, subsidy, and social service bills, which together constitute close to 50 percent of government spending (USAID 2002a). KPMG has assisted the government in designing a new budget law and is training staff of the new Treasury unit in the Ministry of Finance. KPMG suggested that its contribution is gender neutral because it focuses on establishing a Treasury and budget classification system. However, there are gender implications, as the increasing popular gender budgeting in other countries reveal (Esim 1999). Moreover, reducing public wages, subsidies, and social service bills inevitably hits women the hardest because women are the first to be let go and last to be rehired in public sector downsizing and women's unpaid labor increases with the removal of subsidies on social services. For example, when medical services are cut, women care for those who would otherwise have been hospitalized.

Action Plan

Short Term:

- Because many economists and financial experts have never been exposed to gender analysis of economic issues, USAID and its implementers should provide gender training to their technical experts, including their relevant staff, chiefs of party, and consultants.

- Implementers should keep current sex-disaggregated data on trainees and technical assistance recipients specified by topic and should include these data in regular reporting to USAID. In this IR, KPMG should keep current sex-disaggregated data on recipients of training and technical assistance by activity, not just in the aggregate.

Long Term:

- USAID should ensure that all its Request for Proposals (RFPs) require each implementer to mainstream gender analyses into all its programs, even for seemingly gender-neutral topics like reducing the fiscal deficit through tax and pension reforms.
- The USAID-funded VAT and pension reform implementation assistance should finance a study of the impact of the proposed tax and pension reforms on vulnerable groups, including women, as the basis for protecting these groups from becoming poorer
- USAID should require a gender analysis to assess impacts on redundant public sector workers affected by public sector budget cuts, consider fiscally acceptable gender equal compensation, and ensure that women's unpaid labor does not increase.
- USAID should consider assisting the government in undertaking a gender analysis of its budget.⁴

IR 1.3.2 Improved Functioning of Financial Markets, Commercial Banking System Predominantly Private, Financial Reporting by Enterprises and Financial Institutions Strengthened

USAID is the major donor working to improve financial market functioning through cleaning up and privatizing state-owned problem banks and strengthening the Central Bank's capacity to regulate and supervise commercial banks and address and prevent future problems (USAID 2002b). To achieve IR 1.3.2, all 110 KPMG staff in Montenegro provide on-the-job and formal training and technical assistance, addressing everything from financial and commercial bank supervision to loan restructuring, International Accounting Standards practices, risk and portfolio management, and macro modeling. KPMG commendably provides just-in-time training in response to client needs, in every format at every opportunity.

Although gender issues need addressing, gender has not yet entered into these financial market reform and training activities. Bank privatization, inevitably entailing staff streamlining, replacing, or retraining to meet market economy needs, is likely to hurt women more than men. Since most Montenegrin Bank staff are women, more women than men are vulnerable to losing jobs. Although a gender-disaggregated analysis of Montenegrin Bank

⁴ Gender budget analysis has become an area of expertise of WIDTECH partner International Center for Research on Women, which could advise the Government of Montenegro in this endeavor (Esim 1999).

staff restructuring is needed to substantiate this hypothesis, there is no expectation that women will be let go in higher numbers than their relative proportion among banking staff. Nevertheless, USAID-financed employee training should be gender sensitive in all relevant dimensions. Training needs assessments should include analysis of women's versus men's needs, and training or retraining should be designed accordingly.

Banking staff should also receive training to increase their awareness of the need for gender-equal staffing opportunities. Steps should be taken to ensure that women are not passed over for promotion because of their reproductive potential, which is an increasing problem in Montenegro's liberalizing economy (CEED 2002). To avoid costs incurred by women's absence during and around childbirth, Montenegrin enterprises have been reverting to pre-socialist era male-favored recruitment practices. Because these practices are illegal under Montenegro's gender equal laws, USAID-financed programs should work to counter these gender discriminatory practices through advocacy, training, and other activities to ensure gender equal laws are implemented.

Action Plan

Short Term:

- USAID financial restructuring assistance should include a gender-disaggregated analysis of Montenegrin Bank staff restructuring.
- USAID-financed employee training should be gender sensitive in all relevant dimensions, including introducing awareness of the desirability of adopting gender-equal staffing opportunities at all levels through enforcing existing gender-equal laws.

IR 1.3.3 Private Enterprises Strengthened, Increased Privatization of State-Owned Enterprises, SMEs Strengthened

State and Socially Owned Enterprise (SSOE) Privatization

USAID has been the primary supporter of Montenegrin capital market reform, including assisting the government in privatizing or closing SSOEs and in training Montenegrins in entrepreneurial and market oriented managerial skills needed for the private sector.

KPMG is implementing USAID-supported programs to transform a state-administered into a market-driven economy, focusing on privatization of four key SSOE sectors—energy, tourism, telecommunications, and the KAP aluminum plant. KPMG staff expected privatization to have a worse impact on women SSOE employees because they constitute the majority of clerical and other low-level staff who tend to be let go first. Research should be

undertaken to analyze the gendered impacts of these privatizations and to devise measures to mitigate negative effects.

KPMG is also providing training and technical assistance focusing on SSOE corporate strategic and financial planning, managerial skills, accessing credit and investment capital, and other privatized economy needs. Gender issues have not been addressed in this SSOE training, but KPMG produced statistics demonstrating that 52 percent of its trainees are women (see data presented in IR 1.3.1). Future training could address gender roles in the private sector, where research shows women have a more difficult time than men accessing credit and investment capital for businesses (CIPE/CEED 2000).

The same recommendation applies to the micro, small, and medium-sized enterprise (SME) development, which USAID also supports. This is discussed in the following section.

Micro, Small, and Medium-sized Enterprises

Since 1999, USAID has supported the launch and implementation of an Opportunity International (OI) microcredit branch in Montenegro. During three years of operations in Montenegro, OI has had 4,400 clients and 36 percent of OI's microenterprise clients have been women. Coincidentally, 36 percent of OI's funds were lent to women. This coincidence indicates that the average size of OI loans has been gender equal overall. However, the proportion of OI female borrowers is well below international average. Because most microcredit borrowers worldwide are women, OI's 36 percent women borrowers constitute a small proportion by international standards.

Although a recent study by the Center for Entrepreneurship and Economic Development (CEED), another USAID beneficiary receiving funds from implementer Chesapeake, indicated that only 16 percent of Montenegrin enterprises of all sizes are owned by women, Montenegrin women are becoming more involved in business activity in recent years: 27 percent of all enterprises established since 1997 are owned by women, and nearly half of women-owned businesses were established since 1997. However, the increasing numbers of female entrepreneurs need increased access to credit (CIPE/CEED 2000). The CEED survey found a larger proportion of women-owned firms lack bank financing than do men-owned firms. A major barrier for women trying to access capital is a strong gender bias prevalent in the region. One interviewee described how a female entrepreneur in the region who requested bank credit was told to return with her husband or to send her husband alone. The woman was single so the bank manager rejected her request. Another hurdle to women accessing credit is that they usually lack access to real-estate based collateral required by banks.

These barriers suggest that targeting women specifically for micro and small enterprise loans could increase the proportion of female-owned enterprises, a desirable goal in growing an economy, and that microcredit loans should not require real-estate backed collateral. Group or government guarantees need to be devised. Future USAID projects should consider targeting women micro and SME entrepreneurs through its IR 1.3.3 projects. As elsewhere, lenders should be encouraged to permit guarantees other than real-estate collateral.

Working at the SME level, USAID recently supported the conversion of OI's former microenterprise facility into the Opportunity Bank (OB), a savings and loan bank targeting SMEs. OI felt Montenegro's market needs a bank catering to SMEs. Since historic bank corruption in Montenegro gave banking a bad name, OB is initially targeting many of its former microcredit borrowers with whom it has established a trusting relationship. These are enterprises OB believes are ready to scale up into larger businesses. OB has no plans to target by gender.

Internally, OB promotes equal opportunity for its own female and male employees. Its personnel policies commit OB to undertake affirmative action policies to achieve gender balance. Accordingly, OB staff training includes gender components, staff evaluations consider gender sensitivity, and sexual harassment in any form including verbally is not tolerated (Opportunity Bank 2001a and Opportunity Bank 2001b).

Another USAID SME implementer is Land O'Lakes (LOL). LOL has used a cooperative approach to increase income of Montenegrin dairy farmers by helping farmers organize 33 associations to circumvent intermediary traders. This approach permits association farmers to increase their revenues. LOL has taken a pro-active approach to empowering women. To compensate for women's scarce participation in association meetings, LOL organized sub-chapters and special events to promote women's products. The most successful event has been the annual cheese competition for women producers, which has increased sales for women cheese producers and fame for competition winners. Box 1 is LOL's description of two cheese competition winners. At LOL's request, the cheese winners names were changed.

The stories in Box 1 demonstrate that LOL's activities have empowered traditional Montenegrin women in very gender-unequal rural areas. LOL's project is ending, but USAID

Box 1: Land O'Lakes Montenegrin Cheese Producers Competitions

This is the story of Jadranka and Tamara, two of three women whom we took to Budapest who had been winners in the local LOL cheese expositions.

Neither had valid ID cards, let alone passports. Both had some trouble getting permission from their husbands to go. LOL intervened, and both were able to participate.

Jadranka has increased her farm's number of cattle from 2 to 6 and purchased a milking machine since her return. Her husband works in a public enterprise. Her income is her own. She earns more than her husband from her cheese and calf sales. Right now she is up in the mountains tending cattle and making cheese. This is an unqualified success story.

Tamara is a young mother with two children and a driver's license. She is allowed to drive only as far as Danilovgrad's green market to sell her products. She won the cheese competition the first year and subsequently received an invitation to go to Budapest. Her husband was very opposed to her taking the trip. We had to involve community heads to convince the husband to let her go. Tamara's husband refused to permit her to attend this year's competition in Budapest. Her cheese showed up, but she didn't. This is a very traditional area where customs change slowly and only under constant pressure. Organizing in this environment will be a long process. Thus, without a reason there is little chance for change. I believe that by increasing women's direct income from farm products, we have a chance to empower them. They are talking throughout the mountains about the three whom Land O'Lakes took to Hungary.

should support similar opportunities to provide rural women income-earning opportunities. Complementary to OB SME credit, the Firm-Level Assistance Group (FLAG), another implementer, provides business development services (BDS) free of charge to private SMEs with 10-250 employees. Few of these production-oriented enterprises processing materials like wood and metals are female owned. Although FLAG does not target its BDS by gender, it does track numbers of female and male enterprise employees and gender-disaggregated data on participants in FLAG finance and marketing training seminars.

FLAG's trainee gender-disaggregated data are as follows:

Table 1: FLAG Trainees Disaggregated by Gender

	Female	% Female	Male	% Male
SME Owners	3	6	47	94
SME Full-Time Employees	648	22	2292	78
SME Part-Time Employees	19	7	253	93
Sample Seminar Attendees	230	36	406	64

Above-cited data indicating that women own only 16 percent of Montenegrin firms suggest that FLAG's 36 percent women trainees exceeds the representation of women in the economy. This trend is excellent and should be continued.

To accelerate the multiplication of women entrepreneurs in the Montenegrin economy, the Center for Entrepreneurship and Economic Development (CEED) also provides BDS targeted to women entrepreneurs, especially training in business plan writing, marketing, and other entrepreneurial needs. CEED and other USAID-supported think-tanks, including the Center for International Private Enterprise (CIPE) and the Institute for Strategic Studies and Progress (ISSP), also are researching Montenegrin entrepreneurship to identify barriers to help expand the field (CIPE/CEED 2000; ISSP 2001).

CEED tried to establish the Women's Business Association in 1999 to advocate for women-owned businesses, but it did not take off for a variety of reasons. These included lack of leadership and association experience because associations are new to the region. Apparently, it took a massive effort to get the Montenegro Business Alliance (a mixed-gender business association) off the ground. CEED did not have sufficient resources at the time to push hard for the Women's Business Association. CEED would consider trying again because the new women's business association in Serbia has been serving its women members' interests successfully.

Action Plan

Short Term:

- USAID-supported research should analyze the gendered impacts of SSOE privatizations and devise measures to mitigate negative effects, especially on more vulnerable women employees.
- Future USAID-supported training providing skills in entrepreneurship and market economy tools should try to balance gender participation to compensate for women having more difficulty than men accessing credit and investment capital for businesses at all levels, including in SMEs and newly privatized SSOEs.
- To compensate for women's difficulty accessing credit, OB and other USAID implementers supporting SMEs should consider targeting disadvantaged women with credit, a common practice worldwide.
- Since OB will focus on SMEs in future, USAID should support appropriate microcredit implementers to target women microentrepreneurs.
- USAID-supported microcredit should permit guarantees other than real estate collateral that women lack.
- USAID should support additional programs to empower rural Montenegrin women along the lines of LOL's programs or other similar income-generating activities.

IR 1.3.4 Enhanced Economic Soundness of Energy Sector, Independent Regulator Functioning, Tariffs at Cost

Because of severe energy problems, Montenegro's energy sector has an independent IR. Subsidized rates have not permitted cost recovery, and lack of maintenance for over a decade has debilitated performance causing repeated blackouts and work stoppages.

USAID, in coordination with DFID, the European Agency for Reconstruction (EAR), the World Bank, and other donors, supports a program to overhaul the energy sector based on liberalizing prices, unbundling, increasing private sector participation, and adopting regional solutions. USAID is providing technical assistance, including to draft a new energy law and increase the tariff structure. Training targets energy sector managers and staff, as well as citizens, through an extensive public education program to promote acceptance of increased rates and to encourage conservation measures and the substitution of other energy sources.

The only Gender Assessment interview focusing on the energy sector was with partner EAR managers. They admitted there are gender dimensions to electricity price hikes because women constitute the poorest population. Despite this knowledge and an EAR mandate to

address gender dimensions in all of its work, similar to USAID's, gender has not yet entered into the donor-government energy sector discussions.

Action Plan

Long Term:

- Given USAID's mandate to mainstream gender considerations into all its work, the Mission should consider financing a study to accompany its support for Montenegro's energy sector restructuring that would analyze the impact of rate hikes on the poorest clients, the majority of whom are women. Following the study, USAID should advocate that measures be devised to protect the most vulnerable from deepening poverty.

SO 2.0—MORE EFFECTIVE, RESPONSIVE, AND ACCOUNTABLE DEMOCRATIC INSTITUTIONS

IRs for this SO include:

- | | |
|----------|---|
| IR 2.0.1 | Enhanced Capacity and Competitiveness of Independent Media |
| IR 2.0.2 | Strengthened Civil Society, Political Party, and Trade Union Capacity to Serve and Represent Citizens |
| IR 2.0.3 | More Effective, Independent, and Accountable Legal Institutions |

IR 2.0.1 Enhanced Capacity and Competitiveness of Independent Media

USAID implementer IREX manages the PRO-Media project in Montenegro. PRO-Media addresses gender concerns in its program. Although attention is now focused on passing independent media laws in a volatile political atmosphere, the project continues to target training to journalists, most of whom are women, in Montenegro. Journalists are trained on how to cover the following topics: (1) violence against women; (2) sexual trafficking of women and girls; (3) economic and political rights; and (4) reproductive rights.

In October 2001, PRO-Media conducted a baseline survey on the number of independent media articles about women's issues. The survey revealed there was insufficient coverage of the above issues; but as a result of focused training by women's NGOs, inadequate coverage is no longer a problem. Surveys in March and May 2002 revealed a significant increase of quality reporting on these issues in weekly magazines (20 percent increase) and in the highly respected independent weekly newspaper, the *Monitor* (80 percent increase). IREX has also awarded grants to investigative journalists for costs incurred in reporting on women's topics.

IREX conducts training through roundtable forums for editors and journalists on the above topics. Trainers are hired from Serbia, Russia, and Montenegro to conduct the roundtables and provide journalism skills training.

Action Plan

Short Term:

- USAID-supported implementers should continuously collect gendered data on training and types of news stories reported and analyze these data until it is clear that publications routinely mainstream gender.
- USAID should continue to support linkages between the media and women's NGOs to encourage reporting on women's social issues.

Long Term:

- USAID should support training NGOs (especially women's NGOs) about how to effectively interact with the media to develop public awareness campaigns.

IR 2.0.2 Strengthened Civil Society, Political Party, and Trade Union Capacity to Serve and Represent Citizens

Civil Society. ORT International initiated a USAID-supported civil society program in spring 2002. This initiative includes the Montenegrin Advice Program (MAP), which will develop and strengthen a core group of NGOs planning to assess governmental political, economic, and social reform processes. MAP will conduct a two pronged approach: (1) capacity-building training for NGOs; and (2) advocacy grants to NGOs. In the third year (2005), the program will be implemented primarily by a newly established MAP-financed NGO support center.

There are 35 registered women's NGOs in Montenegro of which 15 (43 percent) are active. Across sectors, there are 100 active NGOs (3 percent) out of 3,000 registered NGOs. Women's NGOs thus compose only 1 percent of total NGOs, but they constitute 15 percent of active NGOs. Given the small number of active Montenegrin NGOs, the MAP program can contribute substantially to accessing information, assessing needs, and prioritizing funding in the NGO sector. Discussions with women's NGOs in Podgorica indicate that domestic violence, trafficking, and healthcare are severe problems for women. These issues may require special attention by ORT. Outreach to the organizations that are trying to address these problems may be more productive than an annual grant award. Another effective approach would be for ORT and/or women's NGOs to interact with activist members of the Montenegrin government's gender equality board.

Because ORT's first round of grant applications arrived on the day before the interview, it was not possible to assess the grants awarded for gender sensitivity and diversity. Review of the grant application process, however, indicates there is a lack of formal requirements to incorporate gender in the application and selection criteria. ORT was receptive to suggestions

to integrate gender into its future application and selection criteria, and it plans to conduct gender-sensitivity training for NGOs.

Action Plan

Short Term:

- Encourage that gender awareness be incorporated into ORT training curricula for all NGOs—for example, through promoting data disaggregation; addressing gender inequalities within NGO programs; and teaching techniques to differentiate and address gender priorities by surveys, interviews, and focus groups.
- Revise the ORT application form and selection procedure to include attention to gender and diversity.
- Require gender-disaggregated data on all ORT applications and selection of grantees.

Long Term:

- Include a gender diversity and sensitivity requirement on reporting and program activities in all ORT sub-grant contracts.
- Support women's NGOs providing women's domestic violence shelters, trafficking safe houses, hotlines, healthcare, and counseling services. These are the most severe problems for women in Montenegro.
- Find links with the gender equality governing board in the government to encourage women to advocate for public policy changes.

Political Parties. The National Democratic Institute (NDI) is the sole implementer of the political party IR. NDI's second grant from USAID is now under review, and the upcoming phase will focus on internal democratization of political parties in Montenegro. Past activities included two seminars (40 attendees each)⁵ on women and political party leaders and women and NGOs.

Although the President of the national Parliament is a woman, only 8 of the 77 members of Parliament (10 percent) are female. Local parliaments include only 32 women out of 760 (4 percent), and one town mayor is a woman. Although Montenegro has a law requiring every fourth person on party lists to represent an underrepresented gender, the NDI Director does not believe this is an effective solution to the lack of women in party politics. According to her and others, women place their names on the list and, if elected, refuse to serve because of lack of time and an unfavorable environment for women politicians. These resignations allows men to take women's places.

⁵ The NDI Director had no gender-disaggregated attendee data.

NDI has no data on the number of women party members. NDI's new focus on "strengthened internalization of party organizations" will focus on skill building among women party members. Strengthened internalization, as described by the NDI Director, will translate into a more tightly managed political party structure that is capable of setting and achieving its mission and goals. NDI hopes the parties will create women's branches, allowing the women members to influence public policy debates. There is no research-based knowledge, however, of whether it is optimal to focus on internal party structures or to target increased women's participation and/or membership.

Action Plan

Short Term:

- Work with the Community Revitalization through Democratic Action (CRDA) Program (see IR 2.1.1 below) to identify newly active young women who may be interested in political futures.
- Conduct surveys of women party members to determine what is necessary to gain increased willingness to place their names on party lists and to accept election.

Long Term:

- Address the problem of how to encourage elected women to "stay elected" after the elections because, according to the NDI Director, this is one of the most significant problems affecting women's role in politics.
- Create women's branches of political parties.
- Target second-phase training to increase the participation of women and to strengthen their role in the internal structure of their parties.

Trade Unions. Directed by the American Center for International Labor Solidarity (ACILS), a USAID implementer, the trade union program works with the Confederation of International Trade Unions of Montenegro (CITUM) to strengthen the activities of its women's branch. According to the program director, the ACILS program objectives are (1) to strengthen the capacity to advocate for women's positions in their unions; (2) to enable improved community among women members through websites and other media; (3) to improve networking skills; and (4) to strengthen coalition building. Currently, 40 percent of all members of CITUM are women; yet they make up only 9 percent of decision making bodies. Women workers are concentrated in trade, leather, textile, and tourism industries; local government; and educational institutions. However, women comprise 60 percent of the workers of the informal economy, which has no union representation.

ACILS sponsors activities for women members of CITUM. It organizes roundtables with women union members, appropriate ministries, women employers, and the "finance police"

or tax officers to discuss issues of concern to women workers. In fall 2002, CITUM women plan to organize an internal campaign to demand 30 percent of women on the CITUM election lists. In its next proposal to USAID, ACILS will emphasize how to develop a women's agenda in the workplace and collective bargaining or negotiation skills.

Action Plan

Short Term:

- Work with the CRDA program (see IR 2.1.1 below) to identify potential members who are willing work as advocates for working women.
- Conduct surveys of women CITUM members to determine priorities and needs.

Long Term:

- Work with the women's union branches and women's NGOs to conduct more targeted training for women.
- Establish linkages with the IREX women and the media program to publicize the economic and employment situation of women.
- Sponsor a roundtable with the media, NGOs, and union members about employment issues.

IR 2.0.3 More Effective, Independent, and Accountable Legal Institutions

Representatives of the American Bar Association/Central and East European Legal Initiative (ABA/CEELI) could not be interviewed because personnel were attending the American Bar Association meeting in Moscow. However, ABA/CEELI staff in Belgrade indicated that the ABA/CEELI gender program in Montenegro was discontinued with USAID approval because the single gender person could no longer effectively cover Serbia, Macedonia, and Montenegro. Given the fact that 70 percent of Montenegrin lower court judges, 20 percent of the higher judges, and 3 percent of the highest-level court judges are women, it is important for USAID to understand and address women's issues in ongoing and future judiciary programs.⁶ These programs should address barriers to women's advancement within the legal profession, as well as the capacity of legal institutions to respond effectively to women's legal issues such as violence against women or trafficking.

Action Plan

⁶ Women Forum of Montenegro, Interview with Executive Director, July 15, 2002.

Short Term:

- Given USAID's interest in more effective legal institutions, it may be useful to review the soon-to-be released report of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), examine its findings, and select relevant goals to be used as indicators for the Performance Monitoring Plan.

**SO 2.1—INCREASED, BETTER-INFORMED CITIZEN
PARTICIPATION IN POLITICAL AND ECONOMIC DECISION-MAKING**

Two IRs will contribute to this strategic objective:

- IR 2.1.1 Citizens Improve their Living Conditions through Participation in Community Development Activities
- IR 2.1.2 Improved Interaction between Citizens and Local Government

IR 2.1.1 Citizens Improve their Living Conditions through Participation in Community Development Activities

This IR will be achieved through the recently CRDA program. The commitment by CRDA to improve women's political and civic participation and mitigate women's difficult economic situation through community development committees and projects are priorities.

CRDA contracted with two organizations in spring 2002, the Community Housing Foundation (CHF), which operates in Montenegro's north; and International Relief and Development (IRD), which operates in Podgorica, the capital, and in the south. These two organizations are implementing the CRDA program in Montenegro. The following describes their programs and the differences between the CHF and IRD approaches.

Community Housing Foundation. The CHF program targets 13 municipalities in the primarily rural northern half of the country. This mostly rural population views gender roles in a traditional manner: women bear and raise children, and men work outside the home. CHF is ready to launch 52 projects through four offices based on partnerships CHF established with 52 community groups and municipalities through the International City Management Program (ICMP). These partnerships were created through consulting with municipalities and NGOs concerning their priorities. USAID requires that women and minorities constitute 30 percent of elected members of CRDA community council boards. This requirement has been achieved in each community where 31 percent of board members are women and 8 percent are minorities. However, interviews did not reveal how many of the 8 percent minorities are women or how many of the 31 percent women are minorities. The program has not yet decided whether to award sub-grants to specific women or minority-led programs.

To its credit, CHF is committed to gender equality. Its gender-balanced staff provides role models to community members and insists that community council boards include women. In many instances, men attended the meetings in greater numbers, spoke first, and prioritized their projects. Project staff, however, insisted that meetings could not go forward without women and minority involvement. Women, however, had little time to waste on long meetings, but when they agreed on what projects were necessary, they were clear on their priorities and worked harder than the men.

CHF is breaking down all data by gender and ethnicity by requiring a sign-in sheet at all meetings that tracks who comes to meetings and who continues to participate. Given the traditional nature of the northern region, these data are impressive. Further questioning revealed that, although the ages of the participating men are diverse, the majority of the participating women are young. In rural areas, it is difficult for even young women to participate. Staff insist, however, that young women want more education and do not want to grow up like their mothers. In one instance, when the staff insisted that women must be represented, the meeting was delayed two hours until men went home and brought women to the meeting. Men initially viewed the staff insistence of placing women on the councils as simply to meet the quota. Women, however, are interested in more active participation.

International Relief and Development. IRD works in the southern half of the country and in Podgorica where it has established 59 community councils. Its approach is to develop both thematic (projects targeting women and minorities) and geographic clusters. But IRD's ability thus far to recruit minorities and women has not yet succeeded. In the rural areas where IRD operates, women do not want to come to meetings because, as the men report, their role is to have babies, raise babies, and bring ammunition to wars. IRD plans to engage the training services of NGOs to encourage women and minorities to participate and will award subgrants to facilitate this participation. IRD has disaggregated data and is tracking the participation of women in its program.

Action Plan

Short Term:

- Both CRDA programs should work with the women's branch of CITUM to engage women union members in community work.
- CRDA should encourage every project to conduct surveys to establish baseline and follow-up data on women and minority participation. Initial baseline data are available, but this recommendation is given to ensure that such data are collected continuously.
- CHF and IRD should work with the International City/County Management Association (ICMA) or other local government program implementers to establish citizen participation targeting women.

- CRDA should ensure that women's participation in geographic cluster community development committees is not in name only, especially in rural and minority areas.
- The community council boards should be encouraged to listen to women's priorities and concerns (for example, better roads or schools). The boards should develop committees that address these concerns. Small successes influencing decisions that affect their lives will encourage women to participate more actively. Men should be sensitized to the benefits that women's insights and contributions can bring to the community development committees.

Long Term:

- CRDA should consider economic development projects that target women throughout Montenegro.
- CRDA projects should conduct surveys to ensure that women's priorities are heard and given fair consideration.
- The CRDA program should establish links with the government's gender equality governing board to encourage women in politics to advocate for public policy changes.

IR 2.1.2 Improved Interaction between Citizens and Local Government

Since 2000, ICMA has been responsible for this IR.⁷ ICMA's primary focus has been to strengthen the laws for local self-government and to improve the infrastructure of selected municipalities. The Municipal Infrastructure Support Program (MISP) implements the latter project through training municipal staff and citizens in seven communities to develop infrastructure and community service projects. Despite the high number of female municipal workers and the equal number of women and men in the population, gender-disaggregated data are not kept and the citizen participation and municipal training components have not addressed gender issues.

Action Plan

Long Term:⁸

- USAID should mandate that the implementer of such local government programs increase its attention to gender.
- This IR must truly address interaction between citizens and local government through improving laws and infrastructure that promote greater gender equality.

⁷ The program will end in December 2002.

⁸ These Action Plan recommendations apply to the next implementer selected to achieve this IR.

- Surveys need to include questions about gender and how men and women differently perceive services. To accomplish this, questions must focus directly on their different needs.
- Since citizen participation is a cross-cutting component of all program objectives, the program must devise strategies that encourage participation by women and minorities in citizen action plans.
- Strategies to assist local government in reaching out to citizens should be gender-sensitive—for example, by identifying women's groups and women who are active in mixed citizen groups and devising ways to include them in citizen participation processes.

CHAPTER FOUR SERBIA

SO 1.3—ACCELERATED GROWTH AND DEVELOPMENT OF PRIVATE ENTERPRISE

IRs for this SO include:

- IR 1.3.1 Financial and Banking Systems Stabilized and Restructured⁹
- IR 1.3.2 State and Socially Owned Enterprises Privatized
- IR 1.3.3 Commercial and Related Laws Enhanced and Strengthened
- IR 1.3.4 FRY/Serbian Economy Reconnected to International and Regional Market Networks

USAID, with other donor agencies, is assisting Serbia to create an open, competitive, and efficient free-market economy through SO 1.3. To attain this objective, USAID is helping Serbia consolidate a market infrastructure, including financial legislation reform. SO 1.3 results will be “denominated in terms of increasing gross domestic product (GDP), exports, and employment (disaggregated by gender)” (USAID 2002b).

USAID is aware that the structural economic reforms it supports to facilitate Serbia’s transition from a socialist to a market economy entails painful restructuring (USAID 2002b). This section assesses the extent to which USAID and its partners have considered the gender implications of this restructuring.

IR 1.3.1 Financial and Banking Systems Stabilized and Restructured

USAID is the leading donor helping Serbia consolidate and liquidate insolvent financial and banking sector institutions. This sector has weakened from supporting poorly managed state- and socially owned enterprises and from embezzlement over years. USAID is assisting Serbia’s four largest banks and numerous smaller banks liquidate, restructure, and/or rehabilitate in a first phase; second phase activities will modernize the banking sector, emphasizing rigorous supervision. USAID is also assisting Serbian banks to develop new products, including consumer, commercial, and home equity loans.

Banking Reform. In an interview, implementer KPMG/Barents staff working toward achieving this IR provided an insightful gender analysis of Serbian banking sector staff. Apparently, in the socialist era, women and men received more equal treatment than they do today. Today, women are well treated through mid-managerial levels but they hit a glass

⁹ Eugene Szepesy, Mission liaison with the team, explained that IR 1.3.5 is shaded in the USAID Serbia Strategy because it is not being funded by USAID but by USAID partners like the European Agency for Reconstruction and the International Finance Corporation. Therefore, he recommended this report discuss USAID assistance to microcredit agency partner Opportunity International in Serbia in IR 1.3.1.

ceiling at upper levels. For instance, the Governor of the Central Bank is a male while there are both male and female Vice Governors. Several interviewees noted that in state sector banks, three-fourths of heads are women because of low public sector salaries but almost all better-paid commercial sector bank heads are men, with women filling virtually all second-level positions. Women also fill 65-70 percent of lower-level banking positions, explaining why they constitute the majority of redundant staff. Neither sex is discriminated against in layoffs, but women are necessarily affected the most because of their majority position. Bank liquidations and restructuring are affecting women employees most deeply.

So far, 9,000 bank employees have lost jobs in bank liquidations. Because the socialist government had for decades guaranteed jobs and social services from the cradle to grave, losing employment and benefits is increasing poverty among redundant employees and their dependents. Therefore, it is important to analyze and cushion the social, including the gendered, impacts of these layoffs. Mitigating these social impacts has social merit and will contribute to the market-based stability the new government.

To mitigate the impact of bank sector redundancies, the state offered workers a choice of one of three government-financed social packages:

1. Unemployment insurance for 24 months, plus skills retraining;
2. The Serbian national average salary for 24 months, minus taxes and contributions; or
3. A lump sum amount of dinars 6000 (roughly US\$600) for each year of previous employment in the redundant job.

Almost all of the 9,000 redundant workers selected the third, lump sum per-annum option. Only 40 former employees selected the first option, including skills retraining. Nobody selected the second option. KPMG surmised that the lump sum was favored because the government had made so many unkept promises in the past that people did not trust the government to deliver payments even over a mere 24 months. US\$600 per year cannot stretch very far in Serbia where the per capita income averaged US\$1,000 in 2000 (World Bank 2001).

From now on, USAID should require implementing partners to collect gender-disaggregated data on redundant workers and should work with the government to ensure it develops provisions to cushion the impact on the poorest among them.

Alternative Finance and Credit. The new financial legal framework being developed is expected to provide a favorable environment for SMEs to multiply and for new mortgage lending to develop.

USAID partners like the European Agency for Reconstruction and the International Finance Corporation are taking the lead in financing SME development. However, given the dire need for loans for SMEs, especially in the context of encouraging redundant workers to establish alternative income sources and generate jobs, USAID is supporting implementer

Opportunity International to launch operations in Serbia.¹⁰ OI is poised to open its first Serbian branch, based in Novi Sad. Because of Serbian regulations, OI has registered as a savings bank, but it intends to perform strictly as a lending institution at least during its start-up phase. Initially, OI intends to provide credit in every sector. Longer term, it intends to provide other products, including savings vehicles, once it gains client trust.

Although microcredit has a reputation for assisting poor women to generate income through their small enterprises worldwide, Serbia's OI branch expects its borrower composition to consist of 40-50 percent women and 50-60 percent men. Since OI will soon launch operations but still has no track record, there are no operations to analyze. However, at this early stage OI with USAID encouragement should consider targeting women to achieve gender equality among borrowers and possibly to cater to a female clientele as do so many other OI branches and other microcredit institutions worldwide. After launching, OI monitoring should include collecting gender-disaggregated data on the number of applicants, number of loans made, and average loan size.

Institutionally, OI itself promotes gender equality. The Novi Sad branch staff consists of eight women and seven men, including 60 percent women managers. To date, the composition of the Board of Directors is predominantly male (five out of six members, or 83 percent), but there are plans to achieve gender equality over time. The Novi Sad branch has adopted Montenegro's personnel policies committing to equal opportunity to all staff regardless of gender and providing affirmative action policies to achieve gender balance. Accordingly, OI staff training includes gender components, staff evaluations consider gender sensitivity, and sexual harassment in any form including verbally is not tolerated (Opportunity Bank 2001a and Opportunity Bank 2001b).

Mortgage Banking. At the time of this assessment, the implementer of the Mortgage Finance/Home Equity Bank (MFHEB) was still to be determined. Under IR 1.3.1, USAID is the sole donor agency assisting Serbia to create its first MFHEB. This gap needs filling: Serbia has a high level of home ownership but a shortage of homes. Because of the housing shortage, newlyweds often cohabit with parents. Once MFHEB opens, it is expected to increase access to housing and generate jobs through its investments. The USAID Mission intends to track jobs MFHEB generates by gender (USAID 2002b).

USAID should also ensure that the new MFHEB promotes gender-equal titling at the time of mortgage lending to mitigate women's greater economic vulnerability than men's. Serbian law permits gender-equal property ownership. However, Mission and implementer staff felt that the national pattern of home ownership consists of female owners in most better off Serbian households but of male owners in the remaining 90 percent of households. This widespread customary inequality in home property ownership persists despite Serbia's legal right to gender-equal property ownership. This inequality places divorced and other women-headed households at a serious economic disadvantage and hinders women's access to credit

¹⁰ Opportunity International works in 25 countries, mainly in Europe and Eurasia. See discussion of the Opportunity Bank, which evolved from Opportunity International, in Chapter Three.

because most banks require property as loan collateral.¹¹ As a result of the negative repercussions on women's and children's livelihood of predominantly male titling, USAID should encourage MFHEB to promote gender-equal titling policies and should track MFHEB home owners by gender to ensure there are no obstacles to ownership by divorced and other women-headed households.

Action Plan

Short Term:

- USAID should require all financial and banking sector implementing partners to collect gender-disaggregated data on programs they are implementing, including training, technical assistance, and numbers of redundant workers from liquidations and restructurings. Implementers should incorporate and analyze these data in their regular reports to USAID.
- Using the gender-disaggregated data collected on redundant financial and banking sector workers, implementers should try to persuade their government counterparts to design compensation packages that are gender equal.
- Similarly, USAID implementers involved in the banking and financial sector reforms should encourage the government to design and implement programs to cushion the impact on the poorest redundant workers, the majority of whom are expected to be women.

Long Term:

- USAID-supported microcredit programs like that of OI should consider targeting women at least to achieve gender equality among borrowers and possibly to serve mainly a female clientele as do so many other OI branches and other microcredit institutions worldwide, to compensate for the borrowing barriers female micro and small entrepreneurs face because they lack real estate collateral required by conventional banks.
- USAID should strive to ensure that the new MRHEB strives for gender-equal titling at the time of mortgage lending. The Mission should track the MRHEB mortgages issued by gender and ensure there are no obstacles to ownership by divorced or single female-headed households.

¹¹ Opportunity International and other microcredit institutions might use group solidarity guarantees in lieu of property collateral, but their portfolios will make up a tiny segment of the credit market.

IR 1.3.2 State and Socially Owned Enterprises Privatized

Serbia's SSOEs are bankrupt and insolvent following decades of dependence on state subsidies and bank loans and are dilapidated from a decade of war and neglect. Yet many SSOEs continue to pay wages to employees on forced leave because of traditional socialist work guarantees. USAID is helping Serbia design and implement privatization, restructuring, and liquidation of 40 SSOEs by assisting in due diligence analyses to determine if the SSOEs are salvageable for privatization or should be closed. One chemical complex and six textile and garment factories are among the SSOEs receiving USAID-supported expertise.

USAID's implementing partner for enterprise privatization is KPMG/Barents. Besides helping with privatization, KPMG is providing training in entrepreneurship and marketing skills to the restructured enterprise employees. To date, gender-disaggregated data have not been collected on numbers of trained or redundant or downsized workers. However, interviewees expected that the gender balance would vary by type of plant but that women would compose the majority of textile and garment workers, as in most countries. USAID and its partners should collect gender-disaggregated data for plants receiving their assistance.

With SSOE privatization, restructuring, and liquidation, many employees will lose their previously guaranteed salaries and benefits. To mitigate the impact of these SSOE worker losses, workers can select from three social packages identical to those presented above in the banking sector discussion:

1. Unemployment insurance for 24 months, plus skills retraining. Almost no workers opted for this package because of lack of trust that the government would pay over the entire 24-month period. The skills training areas offered are not known;
2. Serbian national average salary for 24 months, minus taxes and contributions. No or few workers opted for this package because of lack of trust that the government would pay over the entire 24-month period; or
3. A lump sum amount of dinars 6000 (roughly US\$600) for each year of previous employment in the redundant job. Regardless of gender, this package was by far the most popular because of the immediate payout.

On the surface, it appears there is gender-equal treatment. However, for the few workers opting for the first unemployment insurance package, the lower salaries of women might mean their unemployment insurance is also lower, making it more difficult for women cope. This issue should be studied to ensure women will not be worse off than men.

Privatization compounds women's already-disadvantaged economic position because the expected pensions of women are inferior to those of men, based on their lower salaries and having worked fewer years than men because of their earlier mandatory retirement ages. Serbia's new pension law, unlike Montenegro's, does not equalize retirement ages by gender. It extends women's economically active years to 58 from 55 and men's to 63 from 60 (Oxfam 2001). Because wages rise with seniority, women are disadvantaged by having

legally imposed shorter tenure on the job. Moreover, women typically fill lower-paying jobs such as clerical positions and hold lower-paying professional public sector jobs like doctors and judges (ABA/CEELI 2002).

Action Plan

Short Term:

- USAID should require implementing partners to collect gender-disaggregated data on redundant workers.
- Using these gender-disaggregated data on redundant workers, implementers should ensure with their government counterparts that compensation packages are gender equal.

Long Term:

- If the expectation is that redundant workers would start their own businesses, USAID should support programs to determine and address the differential barriers and opportunities faced by women and men wanting to launch enterprises. One USAID-supported initiative exploring these issues is discussed in IR 1.3.3.

IR 1.3.3 Commercial and Related Laws Enhanced and Strengthened

Serbia's socialist regulatory and legal frameworks cannot support a market-based economy. Therefore, USAID is helping Serbia reform its commercial legislative and judicial systems into market-oriented systems by harmonizing Serbia's laws with those of E.U. countries, an expected result of IR 1.3.3. This IR also includes USAID support for a public awareness and education campaign to spread information about and garner popular support for the government's economic reform measures.

Current implementing partner PWC and former implementing partner Booz-Allen Hamilton have worked with the Serbian government, NGOs, and associations to reform and implement commercial laws and to sensitize stakeholders about these changes.

PWC has been targeting judges through training in commercial law enforcement and adjudication. PWC has not collected gender-disaggregated data on past participants trained, but it could easily do so by reviewing the names registered. In future, gender-disaggregated data should be deliberately collected and analyzed. PWC officials remarked that the President of the Supreme Court is a woman, the majority of Serbian judges are women, and women constitute the majority of trainees both because most judges are women and because

more women than men want training. Both PWC staff and judges interviewed stated that women constitute the majority of public sector judges because this sector is poorly paid.¹²

A public awareness campaign, being developed by implementer PWC with local partners, has developed advertising for billboards, television, and other media, emphasizing traditional family roles with men as the breadwinners and housewives spending family earnings to improve household livelihoods. This depiction needs to be confirmed. If correct, USAID should ensure the advertising it supports promotes gender equality.

The USAID-supported World Learning/STAR Network focuses exclusively on women's advocacy and capacity building in both democracy and governance (see IR 2.0.2) and economic areas. Through its small grants program, STAR has provided small grants for 34 projects amounting to \$174,000 over two years for business plan development activities for self-employed women, training in strategic planning for an anti-trafficking organization, and research on policies that affect women's political and economic rights. On the economic side, STAR's small grants program supported capacity-building training for women entrepreneurs; development of women's business associations; and job retraining for retrenched women's workers—for example, in computer skills. Some of these successful local initiatives are scaling up nationally. STAR has supported the Women at Work program, which trains women in traditionally male vocations including mechanics, plumbing, and home repair.

STAR has a women's economic empowerment focus to respond to women's particular entrepreneurial needs and to compensate for the lack of attention to women's needs in mainstream bank, government, and international organization credit and business development programs. STAR is working with a group of women planning to launch a new microfinance institution for women that would use non-real estate collateral, to compensate for women's lack of access to the banking system because of the real-estate collateral requirement. STAR is sponsoring training programs for women in how to launch small businesses. Star would like to expand its economic empowerment programs for women.

STAR, with Booz-Allen Hamilton, awarded a small grant to the Novi Sad based women's NGO called Vojvodjanka: Regional Women's Initiative for the Women's Business Crediting Project (WBC). WBC is raising awareness for the need to create a more favorable legal framework for women's entrepreneurship to flourish. Vojvodjanka completed gender-sensitive research analyzing commercial laws and privatization, labor, credit, and tax law obstacles to women's entrepreneurial participation. This research demonstrates that the new commercial laws neglect gender concerns. They neither acknowledge nor compensate for women's disadvantages in accessing credit and inferior redundancy severance packages. The new laws also do not require government or enterprises to collect gender-disaggregated data. Vojvodjanka recommends legal changes, including increasing severance pay for redundant women so they can start their own businesses. Vojvodjanka has organized roundtable discussions with participants from all relevant sectors—government, multilateral and bilateral donors, NGOs, and the media to share and disseminate information from this

¹² Radmila Dragicevic Dicic, head of the Judges Association of Serbia, underlined that poor pay is the reason why women constitute the majority of Serbian judges. She remains a judge because the working hours are fewer than in better-paying private sector legal practice.

research. Booz-Allen Hamilton informed STAR that Vojvodjanka was the most professional group it supported in Serbia. PWC, Booz-Allen Hamilton's successor for this IR, reportedly hopes to continue supporting Vojvodjanka.

Action Plan

Short Term:

- USAID-supported programs should ensure that public awareness campaigns do not promote a return to pre-socialist era patriarchal patterns, diminishing women's economic gains achieved over decades.
- USAID should continue to support STAR's small grants program which funds important economic initiatives for women, including promoting gender equality in commercial laws.

Long Term:

- USAID support for commercial law reform should promote passage and implementation of gender-equal laws—for example, women's and men's equal rights to own commercial property and equal opportunities to fill commercial sector jobs. This could be accomplished by collaborating more with women's civil society groups like Vojvodjanka, advocating for creation and implementation of gender-equal laws.
- The technical assistance USAID implementers provide the government needs to focus on improving public sector pay so more men seek government positions, including judicial positions, and so all officials regardless of gender are fairly compensated.

IR 1.3.4 FRY/Serbian Economy Reconnected to International and Regional Market Networks

Serbia's 1990s decade-long war isolated the country's economy from the region's and the world's. Although FRY, an original General Agreement on Tariffs and Trade (GATT) member, had an open economy preceding the war, the 1990s international sanctions closed Serbia off from global trade. To permit Serbia to benefit from today's global economy, USAID is assisting the country to eventually integrate into the European Union and accede to the World Trade Organization (WTO).

IR 1.3.4 implementers, PWC and The Services Group, noted that a large majority of Serbian officials working on WTO accession are women. The Serbian representative in Geneva—home of the WTO—is a woman, and women constitute 11 out of 13 Serbian WTO negotiators. Low public-sector pay was cited as the primary reason why women constitute the majority of WTO negotiators.

Analyses demonstrate that in many other transition and developing countries WTO membership and increasing trade have complex gender implications (Beneria 1995; Zuckerman 2000). On the one hand, previously unemployed women become empowered through new jobs in industries like textile assembly and electronic data processing. On the other hand, many of them work in very poor conditions, either in low-pay cottage industries without any benefits or in large assembly plants suffering polluted working environments. Often, these enterprises have distinct hierarchies of male bosses and female workers. In a country like Serbia where traditional patriarchal behavior is being reasserted, these paradigms should be avoided.

Action Plan

Short Term:

USAID's technical assistance to reconnect Serbia to regional and international markets could include advice to government on improving public sector pay so that more men hold jobs like WTO negotiators. This entails making careful fiscal choices in expenditure categories. USAID's technical assistance should promote measures to ensure that Serbia's gender roles do not revert to male domination over females, the pattern in many export-related industries in other countries. For example, USAID training should emphasize implementing gender-equal laws that are now being flaunted.

SO 2.0—MORE EFFECTIVE, RESPONSIVE, AND ACCOUNTABLE DEMOCRATIC INSTITUTIONS

This SO is supported by four IRs:

- | | |
|----------|---|
| IR 2.0.1 | Capacity and Competitiveness of Independent Media Enhanced |
| IR 2.0.2 | Civil Society, Political Party, and Trade Union Capacity to serve and Represent Citizens Strengthened |
| IR 2.0.3 | Increased Judicial Independence and a Better-Functioning Legal System |
| IR 2.0.4 | Record of Largely Free and Fair Elections Established |

IR 2.0.1 Capacity and Competitiveness of Independent Media Enhanced

Support to the independent media is a critical component of USAID's efforts to ensure the sustainability of democracy in Serbia. Its past and current support to the independent media outlet B-92 facilitates these efforts. Throughout the past decade, independent media such as B-92 demonstrated consistently its ability to provide "quality, objective reporting on critical political, societal, and economic issues" (USAID 2002b). Journalists are trained on how to be objective, thorough, and fair as reporters, and subject areas may include crime, the economy, corruption, and the courts. Although these issues are certainly significant to both men and

women equally, training does not include a discussion of gender-related issues such as trafficking, violence, militarization, women's position in the economy, and how corruption costs disproportionately affect women. Although unsubstantiated evidence indicates that approximately one-half of the journalists in the independent media are women, the USAID local media partner has neither gender data on who is trained nor a gender component in its training. Evidence also indicates that most of the independent media owners and higher-ranking editorial and management positions are held by men. It is not unusual for a newspaper to employ all women journalists, who work under a male director and editor.

A search for data did not reveal information on gender coverage in the media. Anecdotal evidence and cursory examination of the print media indicate a rising number of articles concerning domestic violence. Although women journalists in particular are willing to write about gender issues, the lack of available gender-disaggregated data and time to conduct appropriate research limits the capacity of responsible journalists.

Action Plan

Short Term:

- Collect gender-disaggregated data on journalists trained and follow-up training for women.
- Include training components on gender that focus on how to examine subject areas and their different effects on men and women.

Long Term:

- Encourage IREX to conduct a study through the IREX-supported Media Center on gender and the media.
- Conduct a baseline study of how and what issues are reported, and track the increase or lack thereof of responsible reporting on issues that are gender sensitive.
- Encourage the development of a women and the media organization.

IR 2.0.2 Civil Society, Political Party, and Trade Union Capacity to Serve and Represent Citizens Strengthened

Civil Society. Women are actively involved in NGOs and informal community groups throughout Serbia. Serbia's Center for the Development of the Non-Profit Sector lists 94 women's non-profit organizations (Annex B). These organizations focus on women's education, economic empowerment, political and civic participation, women's human rights, and domestic violence against women. USAID's own NGO Sustainability Index rates

Serbian NGOs at 4.1 out of 7 (USAID 2002c).¹³ USAID's civil society assistance targets a number of key providers of civil society capacity building and knowledge and skill training required to strengthen the sector. USAID grantees include STAR, already introduced in IR 1.3.3, and Freedom House.

STAR focuses exclusively on the development of women's economic and political empowerment. The political focus includes training in advocacy for women elected officials and developing coalitions promoting Gender Equality Mechanisms (GEMs) within government to advocate for gender mainstreaming and monitor progress in gender legislation and policy implementation. The STAR program cooperates with other USAID partners, with the Gender Task Force of the Stability Pact, OSCE, and numerous other organizations to combat trafficking in women and with many local women's organizations, including the Yugoslav Commission for the Advancement of Women, to discuss how to integrate gender issues within government and Parliament. STAR directly supports the Anti Sex Trafficking Action (ASTRA) network across Serbia and other anti-trafficking groups. STAR also manages a USAID-supported small grants program assisting women's NGOs. Among STAR's small grants beneficiaries are the Group for Women's Legislative Initiatives, Women's Center of Uzice, and Women's Association of Free and Independent Trade Unions.

Freedom House also focuses on civil society but is more broad based and less gender specific. Its three objectives are (1) reintegration with Europe for reconciliation, stability, and prosperity; (2) development of a core group of leaders and institutions to lead the transition; and (3) strengthening of civil society through information, training, and resource centers. Currently, Freedom House awards annual grants to 90 projects (11 percent of its recent applicants were from women's organizations) and advertises its grant-making process through Email; conferences; and the *Civic Initiatives* newsletter, which ensures information dissemination to rural areas. Although Freedom House does not target its grant giving to gender issues, its staff assert they understand the different needs of men and women in Serbia. Examination of their awards during the 2001 grant cycle, however, reveals only three grants were made to women's organizations out of a total of 61.¹⁴ However, a number of the organizations Freedom House funds address human rights and topics that affect men and women equally, such as advocacy, NGO information and resource gathering, and cross-border cooperation. By examining gender issues and priorities affecting all of its grant-giving categories, Freedom House could more readily address gender in all of its projects.

Freedom House does not seek projects unless it recognizes a noticeable gap in funding, legislation, and/or policy in the NGO sector. One such gap is the draft NGO law. Freedom House recognizes that the law requires discussion among NGOs in order that advocacy and lobbying concerning the law can be directed to Parliament prior to passage. Through its work with the Center for Development for the Non-Profit Sector, Freedom House also supports a

¹³ USAID's NGO Sustainability Index uses a seven-point scale to rank countries' NGO sectors rather than individual NGOs. A rank of seven indicates a country's civil society has not developed since the socialist era, while a rank of one reflects a more-developed NGO sector cognizant about reforms still needed and how to pursue them.

¹⁴ AWIN, Belgrade: Regional women's cooperation, Bibija, Belgrade: Strengthening Roma Women, VIDRA, Belgrade: Participation of Women. (Handout received at Freedom House interview, July 8, 2002)

centralized database about the NGO sector in Serbia and an information center concerning NGO law and policy.

Political Parties. Women are under-represented in Serbian national and local elected positions. In the Federal Parliament, the total number of women is 10 of the 178 seats (5.6 percent); in the Parliament of the Republic of Serbia, the total number of seats is 250 and women fill 27 (10.8 percent).¹⁵ The speaker of the Serbian Parliament is a woman. Women are similarly under-represented in local assemblies, with 350 women (less than 10 percent).¹⁶ In advance of local elections this fall, a new municipal electoral law requires that 30 percent of the names on the party lists must represent an under-represented gender—in this case, women. A bill pending in Parliament will establish a 30 percent quota for elected members. Women achieve higher representation in governmental appointed and/or civil service positions at both the national and the local level although exact data is unknown. However, women are more easily recruited for high-level civil service positions than are men because the pay is relatively low.

USAID supports two organizations that work to develop democratically oriented political parties to promote an open and fair political process. Both the National Democratic Institute (NDI) and the International Republican Institute (IRI) receive USAID/Serbia support to strengthen democratic reform through political parties and civic organizations.

NDI has “consistently encouraged women’s participation in all its programs” and instituted a Women’s Program in 2000.¹⁷ This is consistent with its commitment that women compose at least 35 percent of participants in all training programs. The Women’s Program focuses on encouraging women to participate in politics and advancing the skills and knowledge of those already committed. Through beginner and advanced training programs to local women councilors, women in the Executive Branch of the government and members of the Federal and Republic Parliaments are trained about gender concerns. NDI also instituted a mentoring program between advanced and beginner political leaders.

Training includes “hard “ political skills, such as door to door campaigning, how to prepare press releases, public speaking, and leadership. NDI also followed up by surveying 130 local women councilors who participated in training programs. The surveys resulted in 10-20 percent additional women who expressed interest in future seminars.

The primary domestic election monitoring group, Center for Free Elections and Democracy (CESID), an NDI partner, is not gender-sensitive. Although NDI pushes for women to participate more fully, CESID’s female director hires male trainers and staff. CESID does not maintain gender-disaggregated data on the 13,000 election monitoring volunteers or on trainees.

¹⁵ OSCE, Interview with Zorica Mresic, July 8, 2002.

¹⁶ NDI, Interview with Stephanie Lynn, Program Director, July 5, 2002.

¹⁷ NDI, Women’s Program, Summary of Previous and Upcoming Events, July 2002 (Handout received at NDI interview), July 5, 2002.

In May 2002, NDI conducted a poll to examine why women voters are critical to the survival of the Democratic Opposition of Serbia (DOS). The polling data give women political leaders tools to use to lobby for “increased leadership positions for women, gain strong reasoning and support for gender equity laws, and the inclusion of women in party leadership and electoral lists”.¹⁸ Because women are key to the DOS base of support, the poll data analyses underlines that ignoring women’s issues would be politically unwise. NDI’s polling data also report that most women and a majority of men are positive about women holding elective and executive offices.

IRI’s focus on municipal government reform, participation of civic organizations in political change, management of reforms by federal and republic government ministries, and development of political party training structures does not target women but does reach out to youth. The organization has no gender-disaggregated data on its training programs and has no programs that target women. IRI’s training targets male elected officials, and one request to train women officials was turned down because of lack of capacity.

Trade Unions. Although the constitution states that “everyone shall have the right to work...and everyone shall have access, on equal terms, to every job and every function” (IHFHR 2000), women’s position in the labor market is inferior to men’s. The Ministry of Labor collects some gender-disaggregated data, but they are generally regarded as unreliable. The most recent data from 1997 indicate that women made up 39.4 percent of the official labor force, although women between the ages of 15-65 total over one-half of the population” (IHFHR 2000).

Serbia’s official unemployment rate of 40 percent (much higher unofficially) disproportionately affects women and especially elderly women, single heads of household, refugees, Roma, and internally displaced women.¹⁹ As SO 1.3 underlined, SSOE privatization and bankruptcies disproportionately result in women being laid off in the textile and garment industries. In fact, women believe that the poor economic situation is the foremost problem that hinders their capacity to effectively participate in political and public life. Their time and energy must focus on making a living.

USAID’s agreement with the American Center for International Labor Solidarity (ACILS) has strengthened the position of Nezavisnost as an active, independent trade union. ACILS focuses on the education and research responsibilities of Nezavisnost and does not represent the formerly state-affiliated Confederation of Trade Unions or the Association of Free Independent Unions of Serbia, led by the current Minister of Labor.

Trade union data, according to ACILS, do not officially include gender-disaggregated data, but leaders indicate there is gender-equal membership. Within Nezavisnost, there are no specific gender-related training programs although women make up 30 percent of the total number of participants. Women within Nezavisnost are initiating a women’s division, trying to garner some seats on the Executive Board to initiate gender-equal programs, and are instituting a gender component for the third generation of its training-of-trainers program in

¹⁸ Ibid.

¹⁹ United Nations High Commission for Refugees, 2002.

the coming year. The women's branch will conduct training to prevent sexual harassment and will establish an SOS Hotline for violations of women's labor rights and harassment on the job. There is also a need to create gender-focused training materials. The women's branch supports union demands for social programs, and women members are insisting on gender-equal criteria for layoffs.

Action Plan

Short Term:

- Encourage and monitor ACILS in its intention to prepare gender-sensitive training materials.
- Add a component to the USAID Serbia NGO Sustainability Index that addresses how NGOs address gender. Because NGOs are established for specific purposes, what is rated highly in one category of NGOs may not be comparable to the mission and goals of another NGO. The index now is devoid of context even as it relates overall to the partners discussed above.
- Ensure that USAID's new civil society initiative (USAID 2002b) aimed to consolidate subgrant support does not eliminate or reduce support to groups like STAR that are dedicated to supporting women's groups and with a proven track record.
- Encourage labor unions and civil society training organizations to target more training on empowering women. Business, trade union, and professional women's training programs are not well established.
- Include gender in all future contracting negotiations.

Long Term:

- Continue promoting the development of gender-equality mechanisms with government agencies to improve the position of women.
- Incorporate gender-disaggregated data, program targeting to women's and minority groups, and systematic monitoring and evaluation of all programs into all USAID-funded programs.
- Support women's NGOs that provide local support to women's domestic violence shelters, trafficking safe houses, hotlines, healthcare, and counseling.
- Encourage all USAID partners to implement gender-sensitive programs and respond to requests from women's organizations and/or members to conduct such programs.

- Consider sponsoring training seminars on gender and integrating gender issues into all programs for partners. Training should include how gender integration will be evaluated through monitoring reports and performance indicators.

IR 2.0.3 Increased Judicial Independence and a Better-Functioning Legal System

USAID’s intention to strengthen the rule of law in Serbia depends on revising laws to incorporate gender; training a strong, independent judiciary that can equitably enforce gender-sensitive laws; and promoting professional institutions such as a bar association to ensure the legal system functions efficiently. Women compose the majority of judges, and 25 percent of the prosecutors in Serbia. There are, however, no women presidents of County Courts, and only a small minority of Supreme Court judges are women (IHFHR 2000).

Revision of many of the laws in Serbia has produced gender-sensitive changes. Key recent changes include:

- Domestic Violence—domestic violence is now against the law, but the law is weakened by the lack of a civil protection order. The civil protection order (or order to protect women from their abusive partners) is now included in the draft family code.
- Trafficking—there is a draft anti-trafficking law that is considered to be fair by women’s organizations and ABA/CEELI. Trafficking is discussed in greater detail in Chapter Five.
- Rape at large and rape in marriage are now illegal.
- Sexual harassment—a draft law is proposed by women’s organizations.

Yet there are no institutional mechanisms to enforce the laws and improve the position of women. Another problem is the lack of an open, transparent process as draft bills progress through Parliament. Proposed laws are often changed without stakeholder review.

ABA/CEELI is USAID’s primary partner for this IR. This organization has participated in promoting changes in these laws and has funded the organization that is rewriting the family code.

ABA/CEELI is also working to integrate gender issues into training developed through the Serbian Judicial Training Center. Training will be targeted to men and women and will address the sexual harassment and domestic violence legal reforms. ABA/CEELI has also participated with local organizations in “women’s rights are human rights” training, using CEDAW as a legal tool. An updated version of CEDAW for Serbia is nearly complete but was unavailable to the assessment team. Once completed, it will again be incorporated as a key tool for training judges and will be distributed to courts and women’s organizations throughout Serbia. ABA/CEELI asserts that although women compose the majority of judges, they are not sensitive to the needs of women and are unaware of CEDAW and other

international conventions. Without knowledge and sensitivity, the judges cannot enforce the law.

The association also produces a Serbia Judicial Reform Index, which annually assesses the state of judicial reform. The Serbia rating is neutral (ABA/CEELI 2002). Factor 4 analyzes minority and gender representation. Most of Serbia's judges are women. The most common explanation for the predominance of women in the court system is the meager salary paid judges. Men cannot support their families on judicial salaries.

ABA/CEELI has also worked with women's organizations in Serbia to develop gender-equality mechanisms and to draft the sexual harassment and domestic violence laws. With the support of USAID, it has encouraged integration of gender issues in law schools but has admittedly had little success influencing the Serbian Bar Association.

Action Plan

Short Term:

- Encourage ABA/CEELI to monitor the progress of draft laws and encourage open parliamentary debate of proposed laws by empowering local organizations to lobby for transparent processes.
- Encourage the wide distribution of the CEDAW report—especially among the judiciary.
- Encourage using the CEDAW report in judicial training for men and women.
- Integrate gender awareness components into all training for judges, prosecutors, and the police.
- Use the CEDAW report as gender indicators in the USAID performance monitoring plan when appropriate.

IR 2.0.4 Record of Largely Free and Fair Elections Established

Election assistance, as noted in the Mission's Strategy (USAID 2002b), is provided primarily through the party-strengthening activities described above. Upcoming local elections in southern Serbia and federal and republic-level elections scheduled for fall 2002 will provide a significant test of open and fair elections.

Action Plan

Short Term:

- Encourage the participation of women voters through funding programs that support the work of grassroots NGOs.
- Support programs creating and sponsoring training potential women candidates.

SO 2.1—INCREASED, BETTER INFORMED CITIZENS' PARTICIPATION IN POLITICAL AND ECONOMIC DECISION-MAKING

This SO is supported by four IRs:

- | | |
|----------|--|
| IR 2.1.1 | Citizens Improve their Living Conditions through Participation in Community Development Committees |
| IR 2.1.2 | Improved Interaction between Citizens and Local Governments |
| IR 2.1.3 | Transparent Financial Management and Improved Service Delivery by Local Governments |
| IR 2.1.4 | Broadened Minority Participation in the Political Process and Decision Making |

IR 2.1.1 Citizens Improve their Living Conditions through Participation in Community Development Committees

This IR is being accomplished primarily through the work of the Community Revitalization through Democratic Action program. CRDA has divided Serbia into five regions, with a different contractor responsible for managing the CRDA program in each. Three of these regional programs are reported on here. These are the Mercy Corps, IRD/United Methodist Committee on Relief (UMCOR), and ACDI/VOCA programs operating in central, southern, and southwestern Serbia. Each focuses on the creation of community development councils to encourage local citizenry to participate actively in public life. The councils identify and prioritize community projects that receive 75 percent matching funds from the CRDA program. USAID requires that 30 percent of the elected community council members are women and/or minorities. In each program, these requirements are addressed differently, with varying degrees of success.

Mercy Corps. Mercy Corps established 60 community development committees in 18 municipalities in southern Serbia. In the Sandzak region, where the majority of the population is Boznjak-Muslim, there are 21 community development committees in 6 urban and 15 rural communities. The community mobilization methodology consists of (1) holding community meetings; (2) identifying community development committees; (3) coordinating with local authorities; and (4) implementing and monitoring projects. The town hall

community meetings are a critical first step because they are the point in which community actors are identified and priorities are determined.

The first phase of the program resulted in selecting membership with the required 30 percent representation of women and minorities but with a higher percentage of minority representation than of women. In the majority Bozniak-Muslim Sandzak region, women's roles are traditional. To its credit, Mercy Corps personnel conducted separate meetings for women when they did not attend the initial meetings. Although participation by women meets the requirements, it has not been strong in the first phase. Mercy Corps appears committed to encouraging their representation.

According to some NGO representatives in Novy Pazar, improving the public participation of women in a patriarchal environment is their number one priority. Other issues also considered important include lack of economic opportunities, decreased health care in recent years accompanied by a rise in the breast cancer and diabetes rates among women, and an increased incidence of domestic violence. These issues, however, will not be addressed in the work of the community development committees without stronger women's participation. Unlike UMCOR and ACDI/VOCA, Mercy Corps does not have a separate grant program to address particular thematic issues of concern to women but is considering such a program.

Another feature of Mercy Corp's CRDA program is a separate economic development program that supports food and agriculture products in the region. Fifteen established businesses received CRDA grants in the last year. One example is a mushroom-processing facility in Novo Varos that employs a majority of women workers and is owned by a Muslim woman and her Serbian husband. Meeting with the women employees at the plant indicated anecdotal evidence of severe unemployment in a region that suffered neglect during the past 12 years because of its ethnicity. Although this project is exemplary, women and minority workers are not specifically targeted in the economic development program.

International Relief and Development /United Methodist Committee on Relief.

IRD/UMCOR's approach to CRDA is different from Mercy Corps and appears more successful in the recruitment and participation of women. As in all CRDA programs, each implementer was asked to conduct a "rapid start" program in which a number of programs were implemented within the first three months of the project to encourage credibility among the citizens. Designed to overcome years of suspicion and distrust among Serbian citizens toward external donors and develop trust in citizen capacity to "make something happen," the CRDA projects appear successful in their initial rapid stage.

Although IRD/UMCOR achieved the required 30 percent representation of women and minorities in community committees, it is not convinced that women are fully engaged and articulate their views. To ensure these goals are met and to develop a continued pipeline of interested women, youth, and Roma for the duration of the project, UMCOR initiated not only geographic clusters of community action committees but also established separate cluster grants for the above-targeted groups. UMCOR believed that successful participation of women would not necessarily occur within general town hall meetings but that separate attention to the problems of women would make a difference. Full women's participation changes not only which issues are addressed but also how the issues are discussed.

In January 2002, UMCOR convened a number of women's organizations to present the CRDA project and discuss how to implement thematic cluster grants for women's organizations.²⁰ The women prioritized the following fields: health education, legal protection, economic empowerment, participation of women in public and political life, and family issues. From these, the fields of health education, legal protection, and economic empowerment were chosen as top priorities. Women divided into working groups to discuss project proposals in these priority fields. In each field, cluster committee members were chosen who received CRDA sub-grants to work on proposed projects, including business center development (56 percent of women are unemployed in the region), legal education of women's rights in families, health, economic problems, violence, and health care (primarily the rising incidence of breast cancer). By specifically targeting these women's issues, the IRD/UMCOR project offers a model that will encourage sustainability of women's participation after the project closes.

The NGOs funded also serve as trainers in the community action committee meetings to build a connection between community groups and NGOs. The trainers provide skills and knowledge to other women on how to articulate their needs. They represent model projects as examples of what strong women's community groups can accomplish. This is especially useful as a methodology to mobilize isolated women in rural areas that are not exposed to women-specific programs.

ACDI/VOCA. ACDI/VOCA works through the community mobilization process in each of the following pillars: economic development, environment, infrastructure, and citizen participation. Twelve municipalities representing two-thirds of the targeted population in southwestern Serbia were chosen during the first year. Persons who attended the first round of town meetings were individuals chosen to serve on the community boards. In the urban areas, women participated and are represented. In the rural areas, the participation of women has been more difficult to achieve.

To address this issue, ACDI/VOCA developed strategies for encouraging a more gendered balance in the second round of town meetings. Current town meetings, organized by the community boards themselves, are constructed to encourage greater women's participation through using small working groups to discuss needs and priorities. Board members first hold meetings with stakeholder groups several weeks before the town meeting and assist groups on how to prioritize needs. During the town meetings, working groups are identified around priority issues, and participants choose a working group by interest. These groups then report to the larger forum and submit proposals to board members, who decide which ones to forward to ACDI/VOCA for funding.

ACDI/VOCA believes that the small working group method reduces the male-dominated arguing that occurs in large group settings. These conclusions are supported by a survey that asked about "propensity to participate" by gender. Women ranked town meetings as one of their least favorite methods of participation. The alternative stakeholder and working groups help overcome this constraint.

²⁰ Participating women's organizations included the Centre for Human Rights and Democracy, Women's Center of Uzice, and the Women's Breast Cancer Center.

Although the project achieves its required representation, there are no data concerning the reasons for the initial motivation for selecting women and/or minority board members. ACDI/VOCA believes that there are cases (primarily in the rural areas) in which men begrudgingly select female members. However, early evidence indicates that men are later pleased to have had the women on the committee because women do most of the work.

As a result of these special processes to involve women, ACDI/VOCA funded an SOS Hotline for victims of domestic violence, a women's business support center, and a mammography unit for a health center in Jagodina. The SOS Hotline's 25 percent matching funds came from the local government.

CRDA Project—Gender Proposal. One Serbian facilitator at an ACDI/VOCA staff retreat submitted an unsolicited proposal to all CRDA project implementers to fund a gender workshop in which national staff and partners are trained to work with community board members on how to assess proposals with a gender lens. Interest from IRD/UMCOR, Mercy Corps, and ACDI/VOCA in a training-of-trainers gender planning workshop is now being circulated. Although the outcome of this proposal is unknown, it appears to be an excellent method to sensitize community representatives concerning gender and deserves careful consideration.

Action Plan

Short Term:

- Encourage CRDA implementers to disaggregate all data by gender and ethnicity.
- Require that each CRDA project conduct surveys to establish baseline and follow-up data on women and minority participation.
- Encourage CRDA to work with the Local Government Reform Program, implemented for USAID by DAI, to establish citizen participation linkages.
- Require CRDA to review all community proposal application and selection procedures to encourage gender equity.
- Work with CRDA partners to fund and implement the above CRDA project—gender proposal.
- Ensure that women's participation on community development committees is not in name only—especially in rural and minority areas.

Long Term:

- Encourage CRDA partners to consider economic development programs that target women—especially in the Sanjak region.

- Include in the CRDA chiefs of party meetings agenda the sharing of strategies among the CRDA project implementers on best practices to ensure representation of women and minorities.
- Encourage CRDA partners to develop a best practice sourcebook on women's representation that can be used in other USAID-sponsored citizen participation programs.

IR 2.1.2 Improved Interaction between Citizens and Local Governments

Better-informed citizenry who are capable of actively participating in public decision-making processes requires not only active, responsible citizens who are creative and persistent initiators of projects but also local governments that reach out to citizens. USAID's recent implementation of a four year Serbia Local Government Reform Program is charged with "improving the relationships between municipal governments and their citizens" (DAI 2002). The citizen participation component of DAI's Serbia Local Government Reform Program cross-cuts other program components of financial management, communal enterprise management, information technology, municipal association development, and policy reform to support increased transparency, interaction, and "more citizen-friendly municipal services" (DAI 2002).

To achieve these objectives, the citizen participation team has thus far conducted a baseline survey of citizens in its first 19 target communities and four control cities, and developed citizen action plans with NGOs, municipal officials, and media representatives in two cities. Initiated in the first six months of the project, the baseline survey will be completed during each year of the project to determine whether citizen perception of local government and local government services improves. Although the survey does disaggregate respondents by gender, it asks no gender-sensitive questions. That is, there are no questions about social problems in the community, and questions about healthcare and education refer to how the municipality builds and maintains schools, medical clinics, and hospitals but do not refer to the quality of education and healthcare for different populations. One question asks about providing social services to vulnerable people, but the question is ambiguous. Gaining simple knowledge of the respondents' sex without asking questions that differentiate problems by "vulnerable" populations (gender, ethnicity, disability) cannot help the project easily determine its priorities.

Questions to DAI central staff about two project citizen action plans also revealed lack of knowledge about specific gender concerns in the community and lack of a strategy to encourage an inclusive citizen action process. The program's emphasis on establishing citizen one-stop information centers also lacked consideration of gendered differentiation among citizen requests for information and services.

Visits with three city representatives of three of the municipalities²¹ of the Local Government Reform Program indicated some awareness of the Local Government Program but a reluctance to acknowledge that external assistance is a motivating factor for reforms in their municipalities. Although two of the three representatives were women, they demonstrated minimal knowledge or understanding of the importance of municipal responsibility in reaching out to citizens or how to differentiate among needs of men and women. The Local Government Program had not yet emphasized the necessity of these interactions.

Discussions with staff members of the Local Government Program indicated a lack of understanding of how gender cross-cuts all of their component priorities. It is important to note USAID does not require in its contracts with the Local Government Reform Program that gendered data or gender sensitivity to local government interaction be included in the project. Concerns about resources and the difficulty of adding “another” priority have distracted attention from efforts to address gender.

One idea concerning gender includes the creation of a women’s branch of the Standing Association of Municipalities. This idea that came from the DAI chief of party should be pursued. Reform of the Standing Committee is one of the components of the DAI program, and USAID has modified DAI’s contract to allow the possibility of promoting the establishment of a Women’s Branch. The mayor of Novy Pazor exhibited interest in the creation of a Women’s Branch.

Although program training data were not available during the July 2002 interview period, recent data created in response to the interviewer’s request indicate that the program has trained 2,833 participants, of which 57 percent were women. The policy reform component has trained the majority of participants overall.

Action Plan

Short Term:

- Mandate increased attention to gender by local governments participating in the program. Gender is not a priority that requires more resources. It is simply included in the data gathered, how the data are analyzed, who participates, and ultimately it should become a determining factor in how decisions are made in local government.
- Develop a women’s branch in the Standing Association of Municipalities.
- Include questions about gender and how men and women differently perceive services in Program surveys. To accomplish this, questions must focus directly on gender-differentiated needs.

²¹ Mayor of Novy Pazar, President of the Executive Board of Uzice, Member of the Executive Board for Education in Kragujevac.

- Devise strategies that encourage participation by women and minorities in citizen action plans that are a cross-cutting component to all program objectives. The Citizen Participation team's comment that it has not heard of gender-related priorities means that it has not sought them. The DAI staff responsible for implementation should devise these strategies with local inputs.

Long Term:

- Encourage the program to develop strategies to assist local governments in reaching out to all citizens. These strategies should include identification of women's groups and how to involve them in citizen participation processes.
- Require all citizen one-stop information centers to collect and analyze gender-disaggregated data to determine women's and men's distinct service priorities and concerns.

IR 2.1.3 Transparent Financial Management and Improved Service Delivery by Local Governments

Because this IR is also implemented by DAI through the Local Government Reform Program, the above recommendations apply as well. Transparency in financial management through an open budget process and improved service delivery are each gender specific. Citizen participation requirements, as mentioned above, cross-cut the transparent financial management and improved service delivery components.

IR 2.1.4 Broadened Minority Participation in the Political Process and Decision Making

This IR is addressed in IR 2.1.1 through discussion of the CRDA program.

CHAPTER FIVE TRAFFICKING

BACKGROUND

This Gender Assessment scope of work singled out trafficking as an issue needing special attention. This is because the first U.S. State Department annual report on trafficking in persons in 2001, classifying most countries involved in this criminal activity, ranked FRY as a Tier 3 country. Tier 3 countries do not meet minimum standards established by the State Department to eliminate trafficking. However, the second annual State Department trafficking in persons report produced in 2002 graduated FRY from Tier 3 to Tier 2. Tier 2 countries do not yet fully comply with minimum standards but are “making significant efforts to bring themselves into compliance with the standards” (State 2002, electronic list). In the last year, both Montenegro and Serbia have stepped up such efforts.

In contrast, Montenegro and Serbia hardly countered trafficking in persons during the previous decade. A decade ago, the two FRY republics along with the other Balkan countries became the main transit points for trafficked women and children in the global slave trade (UNICEF 2002, electronic list). During the former Milosevic era, gangs trafficked women and children as sex slaves from East European countries through the Balkans into Western Europe. Economically vulnerable women and children, mostly originating in the former Soviet Union republics, were kidnapped or tricked into prostitution. Often, victims languished for months in Balkan countries, imprisoned and brutalized. Local police and border officials have been implicated in the trafficking trade, so women sex slaves have had little chance to escape servitude. This trafficking earned smugglers easy money. FRY became a country of transit, a final destination country and a country, of origin for trafficked persons (IOM 2002a). Many victims have been transferred from FRY into the sex industry in Western Europe and the United States (State 2002). Because FRY’s economy has been depressed, vulnerable women desperate for the opportunity to work abroad have answered false advertisements for employment as waitresses or domestic workers in Western Europe only to end up brutalized and forced into prostitution with their passports confiscated. The Yugoslav smuggling route still operates but at a diminished pace as the new anti-trafficking measures are beginning to take effect.

New anti-trafficking laws, enacted in Montenegro in summer 2002 and in a draft bill before the Serbian Parliament, make trafficking in human beings illegal for the first time in FRY. Other anti-trafficking steps are being taken in both republics.

MONTENEGRO

In early 2001, Montenegro appointed a National Coordinator for Anti-Trafficking, who reports directly to the Montenegrin Prime Minister and Cabinet. The Coordinator established a task force, including ministries such as Interior and Education; NGOs, such as the

Montenegrin Women's Lobby and Safe House; and international organizations, including IOM and OSCE (see International Partner Organization in Chapter Six). Task force deliberation resulted in the creation of a pro-active project board, which helped NGOs establish a shelter to protect victims, an SOS hotline, a public awareness campaign, coastal surveillance, and international training for Ministry of Interior officials and NGO staff. The public awareness campaign administered by IOM has been so successful that an IOM survey conducted before and after the campaign revealed that knowledge about trafficking surged from 10-15 percent of Montenegrins before the publicity campaign launched in mid-2001 to 85-90 percent by March 2002 (IOM). IOM distributes widely brochures for potential trafficking victims and their families describing what is trafficking, who are typical victims, who are the traffickers, and precautionary measures to prevent becoming a victim. Box 2 presents excerpts from IOM's Montenegrin brochure for victims.

**Box 2: Excerpts from the IOM Montenegrin Brochure
"Trafficking in Human Beings" (IOM 2002b)**

She Might Be Your Wife, Daughter or Sister!
Stop the Modern Day Slavery!
Call the SOS Hotline! (number is provided)

"...I arrived from Ukraine, together with a dancing group. I was promised a salary of 500 DEM per month for dancing in a bar. I was supposed to work for three months. In the bar, we were told that we had to go with the clients as well...." (victim)

"...The trafficker took my passport saying it was needed to regulate the residence permit so everything would be legal.... When I asked the passport back so I could return home, he refused saying that I have to work for him and I cannot just go home when I wanted to...." (victim)

"If you are asked to travel make sure you know the phone numbers of your embassy, consulate, or any friend/relative living in that country. Try to learn basic phrases in the local language so you will be able to communicate with the local community."

"When you are offered a job, try to get in touch with your future employer and ask about the work you will be performing."

"If you are asked to sign a contract, read it carefully and if you do not understand it ask someone you trust to explain it to you. Remember that to work abroad you usually need a specific visa. A visa for tourism does not allow you to have a regular job."

"When traveling abroad, always keep your travel documents with you and do not give them to anybody. Make a copy of your travel documents and keep it always with you. A copy of your passport will facilitate rapid issuance of a new travel document in case the need arises."

Montenegro's anti-trafficking law passed in mid-2002 has been integrated into the Republic's criminal code. Depending on traffickers' crimes, they will be jailed from 6 months to 40 years. The National Coordinator is deepening the public awareness campaign, and judges are being trained around the new law. For the first time, the Montenegrin government maintains official statistics on the number of victims trafficked. MOI signed a

pact with its counterparts in neighboring republics including Serbia to cooperate in anti-trafficking efforts.

SERBIA

Serbia is following in Montenegro's footsteps with a short lag. Currently, Serbia's Ministry of Interior is charged with addressing anti-trafficking activities. Serbia drafted an anti-trafficking law along the lines of Montenegro's, and, like Montenegro, Serbia might create a special anti-trafficking national coordinator. Serbian NGOs, including Victimology Society and Anti-Sex Trafficking Action Project (ASTRA), receiving USAID sub-grants from grantee STAR participated in drafting the new legislation that will protect victims who until now were treated as illegal immigrants. Victims are sent to one of two NGO-established safe houses containing 35-40 beds. Belgrade has been a major transit center for victims, but as Serbia steps up anti-trafficking activities, trafficking is moving from the capital city center into its suburbs and beyond (UNICEF 2002, electronic list).

ASTRA created an SOS hotline service for trafficking victims, their families, and other contacts. The line receives approximately five calls daily from parents whose daughters have disappeared. ASTRA conducts workshops in high schools to sensitize young vulnerable girls lacking vocational prospects about trafficking. ASTRA also surveys students interested in emigrating. Although ASTRA maintains strong contacts with the police, without a Serbian national law and official counting of victims, ASTRA has not always report trafficked victims it helps to the police.

FUTURE USAID SUPPORT?

USAID is considering contributing to FRY's attempts to reduce trafficking. Possible areas of USAID support could include additional resources for NGOs sensitizing school children to trafficking and establishing more victims' shelters. The Montenegrin Coordinator suggested the need to finance more efforts in schools to educate kids and prevent them from becoming victims. In Serbia, USAID might consider supporting another shelter. UNICEF ranked FRY's anti-trafficking NGOs as stronger overall than their counterparts in other regional countries (UNICEF 2002, electronic list).

Action Plan

Short Term:

- In Montenegro, USAID could support an expanded and deepened anti-trafficking campaign for school children.

- In Serbia, USAID should carefully study and assess whether another shelter is needed, and if so it should explore carefully which NGO would be the most effective shelter manager.

CHAPTER SIX

GENDER INTEGRATION IN THE USAID MISSION

Most USAID FRY Mission staff are aware of gender issues, but there are exceptions. A few staff mainstream gender into their work, but many others do not. This section discusses progress in the Mission staff's skills to mainstream gender and how to deepen this capacity through three approaches.

TRAINING

In February 2002, FRY Mission staff attended a two-hour gender training session in Belgrade on gender issues delivered by the USAID/Moscow Gender Advisor. All Belgrade and several Podgorica staff members were encouraged to attend, but how many actually participated is unclear. Even if every USAID FRY staff member attended, in two hours the Gender Advisor could introduce the importance of gender mainstreaming in USAID's work but could barely provide gender mainstreaming tools to the uninitiated. Inevitably, some staff missed the training because of travel or leave or because they joined USAID following the training.

Additional gender training needs to be organized for Mission staff who missed the February training completely and for relative novices to gender who need to deepen their gender awareness and capacity to mainstream gender. The Gender Assessment team estimates that almost all Mission staff could benefit from more hands-on practice using gender mainstreaming tools so they can automatically analyze all work for its gender impacts and needs. Ideally, all Mission staff should spend at least a full day in gender capacity-building training.

GENDER TEAM

Each of the Montenegro and Serbia Democracy and Governance sections added gender to the already heavy workloads of one Democracy and Governance staff member. Because Mission activities have been expanding rapidly, requiring increasingly greater gender analysis, the load has been heavy for the already overloaded Democracy and Governance officers. Ideally, each Mission would appoint a dedicated gender expert to its staff. Until FRY Mission resources are allocated for dedicated gender staff, it is timely to raise the gender profile by establishing a Belgrade-based Gender Team with representatives from all critical content areas, including at the least Serbia's Democracy and Governance, Finance and Economics, and Programming areas, as well as a member representing Montenegro's program as a whole.

The new gender team should take responsibility for ensuring that all FRY Mission output mainstreams gender, including all its grantees' work.

INTERNATIONAL GENDER COORDINATION MEETINGS

The new Gender Team should also ensure that USAID is represented in Belgrade's periodic international gender coordination meetings. These meetings are generally attended by representatives of U.N. agencies, foundations like FOSYU, international NGOs such as Oxfam, women's umbrella and funding groups like STAR, and most of the other bilateral agencies. USAID participated in a couple of these periodic exchanges but stopped attending. USAID presence at these meetings will ensure that Mission staff stay abreast of the latest analytical gender tools and developments, remain in the loop on donor gender-related activities, and maintain a forum to influence other donors' gender agendas. Other international donors assert that they have scant knowledge of USAID's objectives and would benefit from sharing information.

OTHER MEETINGS

Participation by Mission staff in the Gender Assessment team's meetings with government agencies, NGOs, and other donors on gender issues in FRY provided the participating staff an excellent learning opportunity about the difference gender considerations make to development and the kinds of questions raised in gender analysis. Participating staff in many cases met USAID clients and counterparts for the first time. The meetings gave the participating USAID staff an opportunity to tell their clients and counterparts about USAID activities and approaches and vice versa. Such opportunities for exchanging information about respective programs' gender implications and needs should continue. To keep widening the circle of gender-sensitive staff in the USAID Mission, when gender team members visit clients and counterparts to discuss gender issues, they should invite other Mission colleagues to also attend these meetings.

Action Plan

Short Term:

- USAID needs to organize additional gender-sensitizing training for staff who missed the February training and for others—the majority of Mission staff—who need to deepen their capacity to use gender mainstreaming tools. The February training, which lasted only two hours, provided a good start but needs reinforcing. The Mission should consider a longer gender training event. WIDTECH has delivered effective gender mainstreaming training for other USAID Missions, and FRY staff would benefit enormously from similar training.²² The Mission could consider dedicated in-country or regional training options.

²² The current WIDTECH task order soon ends, but it is highly likely that a similar task order will emerge from a recent USAID RFP for gender integration services. The FRY Mission can convey its request for training to Valerie Estes, the E&E Gender and Trafficking Coordinator. The Team Leader of this assessment delivered gender mainstreaming training to USAID Mission Directors and staff in Washington and to USAID staff and partners working in the southern Africa region in Johannesburg.

- The single Belgrade and Podgorica Democracy and Governance gender focal points should be expanded into a gender team. No additional financial resources need be committed. Current Democracy and Governance gender focal points should belong to the team, contributing members' accumulated gender expertise and wisdom. Belgrade's Economic and Finance, and Program groups should also appoint members to the new gender team.²³ The Belgrade members should meet in person at intervals they determine, and they should teleconference with the Podgorica Gender Team member as needed. Team members also should share all communications electronically, thereby including the Podgorica representative.
- The gender team should appoint a representative to attend the international gender coordination group that meets periodically.²⁴
- When gender team members visit clients and counterparts to discuss gender issues, they should invite their colleagues to also attend these meetings to keep widening the circle of Mission gender-sensitive staff.

GENDER MAINSTREAMING TRAINING WORKSHOP FOR SELECT USAID FRY PARTNERS

Eugene Szepeszy, USAID FRY Mission Deputy Program Officer, organized and chaired a "Workshop on Gender Mainstreaming" for partner organization staff selected by the USAID FRY Mission on July 18, 2002. The workshop targeted partner organizations because the entire USAID staff was supposed to have participated in similar training in February 2002.²⁵ USAID FRY invited economic and finance project implementers to this training. Participants consisted on Chiefs of Party and Advisors from KPMG/Barents, PWC, The Services Group, and U.S. Treasury. Three USAID Economic and Finance staff also attended.²⁶ Altogether, there were a dozen participants. The Workshop lasted just under two hours.

Elaine Zuckerman delivered the workshop. She divided the workshop into two sections: a slide presentation on gender mainstreaming and a discussion about gender and SO 1.3.

Gender Mainstreaming and Discussion about Gender and SO 1.3.

Ms. Zuckerman presented PowerPoint slides highlighting:

- The importance of routinely mainstreaming a gender perspective into all work;

²³ The Gender Assessment team highly recommends Aleksandra Zoric Krzic represent the Economic and Finance team and Adriana Lazanica represent the Program team in Belgrade. Both accompanied the Gender Assessment team on many visits.

²⁴ Adriana Lazanica, who has considerable gender expertise, should represent the Mission at the periodic international gender coordination meetings.

²⁵ See USAID FRY Mission: Staff and Gender Section.

²⁶ Workshop participants have an asterisk by their names in Annex A, Persons Interviewed.

- The meaning of gender, gender and development, women in development, and gender mainstreaming;
- Why gender analysis should be mainstreamed into all development work—because there is compelling, broad-ranging statistical evidence showing that gender inequality is costly to development; gender inequality contributes to poverty, slows economic growth, and reduces human well-being, and conversely, gender equality leads to greater productivity and economic growth; and while women and girls bear the brunt of the costs of gender inequality, it negatively affects the welfare of everyone in society;
- Numerous sector examples demonstrating gender inequalities, especially economic and financial examples;
- Gender mainstreaming analysis tools such as collecting sex-disaggregated data and time use data; and
- Comparative regional sex-disaggregated economic and social indicator data.

Participatory Discussion about Gender and the USAID FRY SO 1.3:

Ms. Zuckerman led a discussion about the gender implications of each IR under USAID FRY SO 1.3—Accelerated Growth and Development of Private Enterprise. This precipitated thoughtful and lively participatory contributions on issues like the gender breakdown of FRY managers and staff in the institutions and professions where they work, including the central and commercial banks, state and socially owned and private enterprises, and the judiciary, and in property titles and credit access.

INTERNATIONAL PARTNER ORGANIZATIONS

The Gender Assessment team interviewed select international partner organization officials sharing USAID FRY interest areas. Such shared interests include, for example, privatizing enterprises, expanding credit access, and combating trafficking. The team particularly explored the extent to which these partners focus on gender analysis and impacts. International partner organization officials interviewed are listed in Annex A. Below is a brief description of the discussions with international partner officials.

European Agency for Reconstruction (EAR) Podgorica. EAR is a E.U. agency created in early 2000 to help reconstruct war-torn European countries. EAR officials in Montenegro stated their agency works closely with USAID on macroeconomic issues like public finance, including tax reform and public expenditure restructuring, as well as on sector issues such as energy financing. EAR also promotes conditionalities for World Bank and IMF loans. Although EAR guidelines require gender analysis in all its work, the Montenegrin office

admitted that it has not yet begun to adhere to this requirement because of its pressing mandate to disburse funds rapidly.

International Organization for Migration (IOM) Belgrade and Podgorica. IOM plays a leading role in anti-trafficking activities worldwide. In Montenegro, IOM has two main projects supporting this effort. First, IOM finances a public awareness campaign targeting the entire Montenegrin population, including victims and their families. To combat trafficking, it produces and disseminates posters and brochures and briefs journalists at press conferences and roundtables on how illegal trafficking occurs and the measures needed to eliminate it (IOM 2002a). To gauge the effectiveness of IOM's Montenegrin anti-trafficking awareness campaigns, the organization conducted a national baseline survey before launching the awareness campaigns and another survey following them. According to IOM's survey results, the turnaround in public awareness has been remarkable. Before the awareness campaigns, 52 percent of Montenegrins knew the meaning of trafficking in human beings. Following the campaign, 93 percent knew (IOM 2002b).

Second, IOM along with the Government of Montenegro, regional governments, OSCE, UNICEF, and NGOs is active in the Stability Pact for Southeastern Europe's Task Force Against Trafficking in Human Beings. The Task Force facilitated creation of the IOM-managed Victim Protection Programme. Its projects train police, border immigration officials, and judges and support SOS hotlines and Safe House, a shelter providing medical, psychological, training, and other services to victims. IOM funds three-month stays for victims in the shelter. If victims choose to repatriate to their home countries, IOM pays for their travel and reintegration. IOM collaborates with USAID-supported ABA/CEELI in training judges in handling trafficking victim and traffickers.

IOM manages similar activities, including a shelter, in Serbia. USAID is considering funding a shelter for trafficking victims in Serbia and the existing Safe House in Montenegro. This report recommends that USAID allocate funds to support such shelters after USAID evaluates existing shelter management to determine which shelters to fund (see Chapter Five).

Open Society Institute (OSI) Belgrade and Podgorica. The Fund for an Open Society Yugoslavia (FOSY)—OSI's Belgrade operation—supports 30 women's groups through small grants. Among them are the USAID-supported Women's Network, which trains women's groups and has established a women's information and documentation center; Women in Black, an organization devoted to promoting peace and women's participation in mediating conflict; and other women's groups involved in judiciary training and developing initiatives for Roma women. FOSY also networks with USAID ABA/CEELI and NDI.

FOSY staff inquired if USAID would fund health center counseling for women on breast cancer prevention and treatment, and women's information and documentation centers in cities and towns outside of Belgrade because no other donors have supported these needs. The USAID staff at the meeting responded that CRDA could provide such support if communities request it because already at least one CRDA project has provided a mammograph. Moreover, another opportunity to raise funds for such activities might exist

through the USAID subgrantee STAR, which provides small grants promoting gender equality.

The Open Society Institute (OSI) Montenegro has supported 25 women's groups, including NGOs that fought for the recently won women's 30 percent quota in Parliament; deliver media campaigns to combat domestic violence and trafficking; manage the SOS hotlines for trafficked victims operating in nine cities and a network among them; operate Safe House—the trafficked women's shelter; and administer a women's information and documentation center in Kotor. Most of these NGOs have become self-sustaining. OSI Montenegro is not funding any new NGOs during 2002 as a result of restructuring.

Organization for Security and Cooperation in Europe (OSCE) Belgrade and Podgorica.

The Organization for Security and Cooperation in Europe (OSCE) works regionally and in FRY, promoting democracy building, rule of law, anti-trafficking activities, and human rights and monitoring election results. OSCE was a co-funder along with UNICEF and UNOHCHR of the major regional anti-trafficking report, *Trafficking in Human Beings in Southeastern Europe* (UNICEF 2002, electronic list). This report devoted discrete chapters to analyzing trafficking patterns and counter-trafficking measures in Montenegro and Serbia and in all the regional countries. OSCE encourages laws to prevent trafficking, prosecute traffickers, and protect victims.

Oxfam (GB) Belgrade. Oxfam focuses on economic empowerment for the poor through several projects. In 2000 Oxfam, with UNHCR and the Swedish International Development Administration (SIDA), launched Serbia's first microcredit institution called Mikrofins.²⁷ Mikrofins lending targets internally displaced persons, including single mothers. Other Oxfam economic projects include an empowerment project providing livelihood grants and apprenticeship skills training for truck drivers, crafts persons, butchers, car mechanics, etc. in collaboration with local employment offices. For several years, Oxfam supported the Textile Workshop Network, which helps craft persons, mostly women, design and market products in Belgrade. Oxfam also produces studies—for example, on the impact of enterprise privatization layoffs at the Kragujevac car plant (Oxfam 2002). Oxfam is involved in promoting the civil participatory process feeding into poverty reduction strategy papers (see World Bank, below). Ms. Zuckerman explained the importance of gender-equality promotion in poverty reduction strategy papers to achieve poverty reduction, and she provided a copy of her Oxfam report on mainstreaming gender into these poverty reduction strategy papers (Zuckerman 2002a).

United Nations Development Programme (UNDP) Belgrade. UNDP FRY focuses on good governance. It is trying to ensure that FRY legislation is gender sensitive, but it has not mainstreamed gender into all its work. Two major UNDP FRY initiatives in both Montenegro and Serbia are, first, linking civil society groups with government; and, second, promoting the civil participatory process feeding into poverty reduction strategy papers (see World Bank, below). Ms. Zuckerman explained the importance of gender-equality promotion in poverty reduction strategy papers to achieve poverty reduction and promised to

²⁷ <http://www.microfins.org.yu/onamae.htm>. The Gender Assessment team told Oxfam staff about USAID-supported Opportunity International's impending microcredit branch opening in Serbia.

send the Belgrade UNDP office information on how this can be done.²⁸ UNDP collaborates with 20 civil society groups in Serbia and with 10 in Montenegro. Some of these groups address gender issues, but UNDP has not promoted gender equality in the context of these projects nor is it focusing on human trafficking problems.

World Bank Belgrade. The World Bank's one-year old portfolio in FRY includes separate Montenegrin and Serbian structural adjustment initiatives addressing public enterprise, pension, and financial and energy sector restructuring. These are areas of mutual interest with USAID objectives. Regrettably, none of these initiatives have considered social or gender impacts. The World Bank has requested the Montenegrin and Serbian governments to prepare poverty reduction strategy papers that are essentially national plans to rationalize and guide investments over the medium term with a focus on addressing poverty concerns. These papers provide the framework for future World Bank and IMF investments. Both governments rapidly produced interim poverty reduction strategy papers, which paid little or no attention to gender disparities.

²⁸ Following the meeting, Ms. Zuckerman E-mailed UNDP Belgrade publications on mainstreaming gender into poverty reduction strategy papers (Zuckerman 2001; Zuckerman 2002a; Zuckerman 2002b).

ANNEX A
PERSONS INTERVIEWED

PERSONS INTERVIEWED

BY ANN GRAHAM

Interviewee and Title	Institution and Location	Comments
10 women from the Kragujevac Women's Business Association	Kragujevac	Meeting about new business start-up ideas
14 Women Employees of Varosanka	Varosanka Nova Varos	Interviewed women employees of mushroom plant to assess economic and social position of women in CRDA geographic area
Andric, Cedanka Program Coordinator	ACILS Belgrade	Independent Trade Union Partner
Banovic, Vesna Senior Media Advisor	IREX Podgorica	Discussed gender issues in the media
Bastovanovic, Milan Democracy and Governance Specialist	USAID Serbia Belgrade	Gender Representative
Belej, Julija Program Assistant	IRI Belgrade3	Political Party Reform Partner
Belick, Milijan General Secretary of Municipality	Municipality of Novi Pazar	Administrative Director of city
Biberovic, Sead Program Coordinator	Urban-In Novi Pazar	Women's Situation Interview
Cairns, Rosemary Community Mobilization and Development Specialist	UMCOR CRDA Uzice	Arranged Interviews in Uzice to assess CRDA Program
Cannady, Teresa Gender Issues Legal Advisor	ABA/CEELI Belgrade	Rule of Law, Independent Judiciary Partner
Damjanovic, Milka Community Action Team Leader	IRD Podgorica, Montenegro	Local Community Action Leader for project, familiar with gender issues
Duhacek, Dasa Director	Belgrade Women's Studies Center Belgrade	Women's NGO Independent Interview
Durickovic, Kaca Program Coordinator	Women Forum of Montenegro Podgorica	Interviewed about women's issues in Montenegro
Elezovic, Sanja Program Coordinator	International Trade Union Center Podgorica	ACILS Project – interview about women and trade unions
Flick, Robert Chief of Party	IRD Podgorica, Montenegro	CRDA project in Southern Montenegro
Fulghum, Alonzo Program Officer	USAID Serbia	Discussed assessment expectations
Gobleljic, Dr. Vojo	Head of Radiology, Health Care Center Jagodina	Meeting to discuss breast cancer project

Golubovic, Dragan Director	Varosanka Nova Varos	Director of Mushroom Processing Factory, Economic Development Project, CRDA
Gruenloh, Carrie Consortium Manager	USAID/ORT Podgorica	Interviewed about new ORT program – Montenegro Advocacy Program
Gujanivic, Radmila Coordinator	Women's Center Uzice	CRDA Subgrantee
Gusinac, Vasvija Mayor	Municipality of Novi Pazar	One of few women mayors in Serbia and one of the cities to participate in local government reform project
Hallilagic, Ahmet Economic Development Officer	Mercy Corps Novy Pazar	Economic aspects of CRDA program in Southwest Serbia
Hempfling, Craig Economic Opportunities Coordinator	ACDI/VOCA CRDA Kragujevac	Arranged Women's Business Association Interviews
Ivanovic, Nevena Senior Program Coordinator	NDI Belgrade	Political Party Partner
Jeremic, Brankica President	Uzice Center for Human Rights and Democracy Uzice	Women's Situation Interview
Jokic, Ljubica Psychologist and Board Member	SOS Crisis Center Jagodina	Meeting to discuss SOS hotline
Krivcevic, Yelena Program Coordinator	CHF CRDA Berane Montenegro	CRDA field officer
Lubenkovec, Sandra Director	ASTRA Belgrade	Anti-Trafficking Coalition Independent Interview
Lukic, Slavko President	Executive Board of Uzice City Council	City is one of 25 Cities in Serbian Local Government Reform Program
Lukics, Marija Director	Voice of Difference Belgrade	Women's NGO, Subgrantee of Star Network Independent Interview
Lynn, Stephanie Program Director- Serbia	NDI Belgrade	Political Party Partner
McLean, Lisa Program Director	NDI Podgorica	NDI program in Montenegro
Milosevic, Nevanka Board Member	SOS Crisis Center Jagodina	<i>Meeting to discuss SOS hotline</i>
Morgan, William Citizen Participation Director	Serbian Local Government Reform Initiative Belgrade	Works with identified cities to develop citizen participation plans and open hearings
Mrsevic, Zorica Advisor on Gender Issues	OSCE Belgrade	Donor Interview
Mulligan, Christine Country Director	CHF International Podgorica, Montenegro	CRDA project in Northern Montenegro
Nadvgalj, Vera Program Coordinator	CHF CRDA Niksic Montenegro	CRDA field officer

Neill, Gene Director	ACDI/VOCA CRDA Kragujevac	CRDA Director
Nikolic, Lazar Senior Serbia Program Officer	Freedom House Belgrade	Civil Society Partner
Novosek, Stactina	Urban-In Novi Pazar	NGO
Pavicevic, Snezana	IOM Podgorica	<i>Discussed anti-trafficking</i>
Pesek, Sanja Serbia Deputy Director	Freedom House Belgrade	Civil Society Partner
Powers, Kristine Country Director	ICMA Podgorica, Montenegro	Interviewed about local government reform project
Radisavljevic, Sladana Executive Board Member for Education	Kragujevac City Assembly Kragujevac	One of 25 Cities in Serbian Local Government Reform Program
Randall Johnson, Anne Community Development Director	ACDI/VOCA CRDA Kragujevac	Arranged Interviews
Robinson, Les Media Consultant	IREX Belgrade	Independent Media Partner
Roganovic, Dr. Slavica Physician	Health Care Center Jagodina	Meeting to discuss CRDA project about breast cancer
Rogers, Terry Ann Director	ABA/CEELI Belgrade	Rule of Law, Independent Judiciary Partner
Rosenberg, Steven Chief of Party	Serbian Local Government Reform Initiative Belgrade	Implements Local Government Program
Sarenkapic, Saban	DAMAD	Women's NGO in Novi Pazar
Sarenkapsic, Zibija	DAMAD	Women's NGO in Novi Pazar
Simic, Slavica Psychologist, Coordinator	Women's Center Uzice, Breast Care Center Jefimija Uzice	CRDA Program Subgrantee, UMCOR, IRD
Skrijeli, Belkisa	DAMAD	Women's NGO in Novi Pazar – background on women's situation
Sneed, Claire Head of Office, Gender Project Coordinator	Mercy Corps CRDA Novi Pazar	Arranged interviews for CRDA, Mercy Corps Program
Staresinic, Mike Serbia Director	Freedom House Belgrade	Civil Society Partner
Stevanic, Ivica Board President	SOS Crisis Center Jagodina	Meeting about CRDA project to set up local SOS hotline for domestic violence
Stojanovic, Slavica Gender Consultant	Fund for an Open Society Belgrade	External Donor
Szepesy, Eugene Deputy Program Officer	USAID Serbia	Arranged Gender Assessment
Tolic, Dr. Dobria Physician	Health Care Center Jagodina	Meeting to discuss breast cancer project
van Uye, Rolf Programme Coordinator	OSCE Office in Montenegro	External donor interview

Vladislavjevic, Aleksandra FRY Program Coordinator	World Learning Star Network Belgrade	Civil Society Partner
---	--	-----------------------

**PERSONS INTERVIEWED
BY ELAINE ZUCKERMAN**

Interviewee and Title	Institution and Location	Comments
Andjelkovic, Branka Project Manager, Civil Society Development	UNDP Belgrade	
Bastovanovic, Milan Democracy and Governance Specialist	USAID Belgrade	Gender representative
Bourgault, Jeanie	Intermedia Washington DC Former OTI Belgrade	Provided contacts
Brownawell, Kevin Serbia & Gender Advisor	USAID Washington DC	
Canovic, Marco Director	Center for Democratic Transition Podgorica	USAID subgrantee
Cejovic, Vladimir National Coordinator	National Coordinator for Anti-Trafficking Podgorica	Montenegro's anti-trafficking czar
Dragicevic Dicic, Radmila President Of Assembly and Judge of District Court	Judges Association of Serbia Belgrade	
Drakic, Ana Project Coordinator	OTI Podgorica	USAID Implementer
Eddy, Michael Democracy & Governance Officer	USAID Belgrade	
Ehr, Tom * Senior Advisor	PWC Belgrade	
Factor, Jamie Head of Democratization	OSCE Podgorica	External donor interview
Flintham, Keith Chief Executive Officer	Opportunity Bank Podgorica	Banker leading the transition from Opportunity International microcredit to OB SME lending with USAID support
Foerderer, Bill * Private Enterprise Officer	USAID Belgrade	
Frick, Miroslav Projects Officer	World Bank Belgrade	External donor
Gajicki, Marija President	Vojvokanka: Regional Women's Initiative	
Grace, Terrence Community and Development Manager	American Development Foundation Novi Sad	
Gruenloh, Carrie Consortium Manager	USAID/ORT Podgorica	USAID Implementer
Hambric, James * Chief of Party	KPMG Barents Group Belgrade	
Handler, Howard Officer in Charge	USAID Podgorica	

Interviewee and Title	Institution and Location	Comments
Hjort, Kim * Team Leader	Price Waterhouse Coopers USAID WTO Accession Project Belgrade	
Ibrisimovic, Mira Judicial Training & NGO Coordinator	Price Waterhouse Coopers USAID Economic Policy for Economic Efficiency Project Belgrade	
Ivonovic, Petar Director	Center for Entrepreneurship and Economic Development Podgorica	USAID subgrantee
Jacobini, Charles * Chief of Party	The Services Group Belgrade	
Jaques, Ken * Senior Advisor	PWC Belgrade	
King, David * Chief of Party	Price Waterhouse Coopers USAID Economic Policy for Economic Efficiency Project Belgrade	USAID Implementer
Kovacevic, Maja Program Coordinator	Open Society Institute Montenegro Podgorica	
Lange, Jean E&E Macroeconomist	USAID Washington DC	Provided briefing on the Montenegrin economy and contacts there.
Lazinica, Adriana Senior Program Management Specialist	USAID Belgrade	
Ljesnjak, Tatjana Human Resources Director	Opportunity Bank Podgorica	Bank transitioning from Opportunity International microcredit to OB SME lending with USAID support
Mackovic, Suzana Local Democracy Specialist	American Development Foundation Novi Sad	
Maric-Djordjevic, Zorica Head	Republic of Montenegro Trade Mission to the USA Washington DC	Provided contacts in Montenegro and briefing on the Montenegrin context including its patriarchy. Recommended enhancing women's participation in local CRDA project selection committees.
Miller, Michael President	American Development Foundation Novi Sad	
Milutinovic, Jasmina Chief of Cabinet of the Speaker	Republic of Serbia National Assembly Belgrade	
Mullinax, George * Resident Banking Advisor	US Department of the Treasury Belgrade	

Interviewee and Title	Institution and Location	Comments
Nedeljkovic, Jasna Programme Officer - Equity	Oxfam Belgrade	
Paci, Pierella Regional Gender Coordinator	World Bank East Europe and Central Asia Region Washington DC	Provided documents and contacts.
Pavicevic, Snezana	International Organization for Migration Podgorica	Anti-trafficking
Pejovic, Sladana President	Women's Action Podgorica	Anti-trafficking
Petrovic, Ida Director	Women's Lobby Podgorica	Anti-trafficking including training children in prevention.
Petrovic, Marina Human Development Operations Officer	World Bank Belgrade	External Donor
Piperski Tucakov, Vesna Lead Specialist	American Development Foundation Novi Sad	
Piscevic, Maja * Senior Legal Advisor	USAID Belgrade	
Plavetic, Dora Democracy and Governance Advisor	USAID Podgorica	
Prodanovic, Ana Policy Officer	Oxfam Belgrade	
Radevic, Dragana Head of Environment Department and Business Consultant	Center for Entrepreneurship and Economic Development Podgorica	USAID subgrantee
Raikovic, Zorica Commercial Development Specialist	American Development Foundation Novi Sad	
Randolph, Paul Country Representative	USAID Democratic Transition Initiatives Belgrade	
Richard, Denis Operations Head	European Agency for Reconstruction Podgorica	Economic restructuring
Ruzdic-Trifunovic, Leila Member of Parliament	Republic of Serbia National Assembly Belgrade	
Schubin, John Manager	Opportunity International Novi Sad	
Steinkemp, Roger Country Director	Land O'Lakes Podgorica	USAID Implementer
Stern, Michelle Operation Advisor	Institute for Strategic Studies and Prognoses Podgorica	USAID subgrantee
Stojanovic, Jadranka Programme Coordinator	Fund for an Open Society Belgrade	Foundation
Stojanovic, Slavica Gender Consultant	Fund for an Open Society Belgrade	Foundation

Interviewee and Title	Institution and Location	Comments
Szepesy, Eugene * Deputy Program Officer	USAID Belgrade	Managed Gender Assessment
Tadic-Mijovic, Milka Executive Director	The Monitor Podgorica	
Thompson, Kate Chief of Party	KPMG Consulting Podgorica	USAID Implementer
van Uye, Rolf Programme Coordinator	OSCE Podgorica	Anti-trafficking
Vanderberg, Martina	Human Rights Watch Washington DC Former OTI Belgrade	Provided contacts
Vladisavljevic, Aleksandra FRY Program Coordinator	World Learning/STAR Network Sveti Stefan Island (Belgrade)	
Vonnegut, Andrew Senior Private Sector Advisor	USAID Podgorica	
Vukasinovic, Bojana Senior Banking Advisor	USAID Belgrade	
Vukotic, Vladimir Deputy Director	Opportunity International Novi Sad	
Vukovic, Tamara International Relations Advisor	Mayor of Podgorica Podgorica	
Warren, Lee Director	FLAG International Podgorica	
Woolford, Kathryn * Chief of Party	KPMG Barents Group Belgrade	
Zoric Krzic, Aleksandra * Economic Policy Program Assistant	USAID Belgrade	

* Participated in the Gender Mainstreaming Training Workshop for Select USAID FRY Partners at the USAID FRY Mission on July 18, 2002.

ANNEX B

WOMEN'S NON-PROFIT ORGANIZATIONS IN SERBIA
(FROM THE CENTER FOR THE DEVELOPMENT OF
THE NON-PROFIT SECTOR)

WOMEN'S NON-PROFIT ORGANIZATIONS IN SERBIA
(FROM THE CENTER FOR THE DEVELOPMENT
OF THE NON-PROFIT SECTOR²⁹)

1. ".....OUT OF CIRCLE"
2. □ "ALTERNATIVE CIRCLE" - CENTER FOR EDUCATION, COMMUNICATION
AND RESEARCH
3. "BLUE RIDER" GROUP
4. "BOZUR"
5. "NEW HORIZONS"
6. □ "LOTTER" ORGANIZATION FOR PROMOTION OF WOMEN SYNDICAL
ACTIVISM
7. "SELF-SUPPORTING MOTHERS"
8. "WOMEN ARE COMING"
9. ASSOCIATION "THE FUTURE OF WOMAN" - KRAGUJEVAC
10. ASSOCIATION FOR WOMEN INITIATIVE
11. ASSOCIATION OF BUSINESS WOMEN
12. ASSOCIATION OF CITIZENS "NGO FORMA W"
13. ASSOCIATION OF WOMEN - BARIC, OBRENOVAC
14. ASSOCIATION OF WOMEN "HAND IN HAND"
15. ASSOCIATION OF WOMEN "VISION"
16. ASSOCIATION OF WOMEN "WE ARE GOING STRAIGHT"
17. ASSOCIATION OF WOMEN AND MOTHERS "ANNA" - NOVI PAZAR
18. ASSOCIATION OF WOMEN OF ALL THE ETHNIC ROMA GROUPS "WOMAN
AND FAMILY"
19. ASSOCIATION OF WOMEN ORGANIZATIONS - BUSINESS CENTER NIKSIC
20. AUTONOMOUS WOMEN'S CENTER AGAINST SEXUAL VIOLENCE
21. BELGRADE WOMEN'S LOBBY

²⁹ http://directory.crnps.org.yu/list.asp?type=1&type_id=12

22. BIBIJA - ROMA WOMEN'S CENTER
23. CENTER FOR FAMILY CARE IN MONTENEGRO
24. CENTER FOR GIRLS
25. CENTER FOR GIRLS
26. CENTER FOR GIRLS - KSENIJA
27. CENTER FOR LEGAL PROTECTION "RIGHT TO PROTECTION"
28. CENTER FOR WOMEN'S RIGHTS IN VRSAČ
29. CITIZENS' ASSOCIATION "VOX FEMINAE"
30. CITIZENS' ASSOCIATION "POZEGA ACTION OF WOMEN"
31. COMMITTEE FOR WOMEN'S HUMAN RIGHTS "JUČA" - BOR
32. COUNSELING AGAINST DOMESTIC VIOLENCE
33. DEMOCRACY WOMEN CENTER "SUMADIJA"
34. EVA - ENERGY, VISION, ACTION
35. GROUP FOR WOMEN'S RIGHTS OF THE EUROPEAN MOVEMENT IN SERBIA
36. HORA - GROUP FOR WOMEN'S EMANCIPATION
37. LABRIS - LESBIAN RIGHTS GROUP
38. LEAGUE FEMINAE
39. LEAGUE OF WOMEN VOTERS IN MONTENEGRO
40. MANUS FEMINAE
41. MONTENEGRIN WOMEN LOBBY
42. NOVI SAD WOMEN'S CENTER/ UJVIDEKI NOKOZPONT
43. OPEN CENTER BONA FIDE
44. ORGANIZATION OF WOMEN ROZAJE
45. PLJEVLJA WOMEN'S SPACE
46. SERBIAN SISTERS' CIRCLE - ZUBIN POTOK
47. SHELTER FOR WOMEN AND CHILDREN VICTIMS OF VIOLENCE

48. SOS HOTLINE "HERA" FOR WOMEN, CHILDREN AND SELF-SUPPORTING MOTHERS
49. SOS HOTLINE AND CENTER FOR GIRLS
50. SOS HOTLINE FOR WOMEN AND CHILDREN VICTIMS OF VIOLENCE
51. SOS HOTLINE FOR WOMEN AND CHILDREN VICTIMS OF VIOLENCE
52. SOS HOTLINE FOR WOMEN AND CHILDREN VICTIMS OF VIOLENCE - GROCKA
53. SOS HOTLINE FOR WOMEN AND CHILDREN VICTIMS OF VIOLENCE - PODGORICA
54. SOS HOTLINE KRALJEVO
55. SOS HOTLINE PLJEVLJA
56. THE VOICE OF DIFFERENCE - GROUP FOR THE PROMOTION OF WOMEN'S POLITICAL RIGHTS
57. VOJVODJANKA - REGIONAL WOMEN'S INITIATIVE
58. WOMAN'S ALTERNATIVE WORKSHOP
59. WOMAN'S SMILE
60. WOMEN AT WORK
61. WOMEN FOR A BETTER TOMORROW
62. WOMEN FORUM OF MONTENEGRO
63. WOMEN IN ACTION
64. WOMEN NETWORK SMEDEREVO
65. WOMEN OF MEDITERRANEAN
66. WOMEN ORGANIZATION NIKSIC
67. WOMEN ORGANIZATION TIVAT
68. WOMEN RESEARCH CENTER FOR EDUCATION AND COMMUNICATION - NIS
69. WOMEN SECTION FOR THE CITY OF OBILIC
70. WOMEN SHELTER

71. WOMEN'S SPACE
72. WOMEN'S NETWORK OF SMEDEREVSKA PALANKA
73. WOMEN'S ACTION
74. WOMEN'S ACTIVE CENTER "ANIMA"
75. WOMEN'S ASSOCIATION "CILIM"
76. WOMEN'S ASSOCIATION "MINETA"
77. WOMEN'S ASSOCIATION "PANONIA"
78. WOMEN'S ASSOCIATION "SAND CLOCK"
79. WOMEN'S ASSOCIATION "WHITE PIGEON"
80. WOMEN'S CENTER - UZICE
81. WOMEN'S CENTER PRIJEPOLJE
82. WOMEN'S CIVIC INITIATIVES
83. WOMEN'S CLUB
84. WOMEN'S CLUB "PRINCESS KSENIJA" - CETINJE
85. WOMEN'S FORUM OF PRIJEPOLJE
86. WOMEN'S GROUP CUKARICA
87. WOMEN'S INITIATIVE - BRIDGE
88. WOMEN'S INITIATIVE PRIBOJ
89. WOMEN'S INITIATIVES VALJEVO
90. WOMEN'S INITIATIVES OF BANAT
91. WOMEN'S NETWORK - NEGOTIN
92. WOMEN'S ORGANIZATION CETINJE
93. WOMEN'S ORGANIZATION OF MONTENEGRO
94. ZRENJANIN EDUCATION CENTER

ANNEX C

REFERENCES

REFERENCES

American Bar Association Central and East European Law Institute (ABA-CEELI). 2002. Judicial Reform Index for Serbia.

Beneria, Lourdes and Amy Lind. 1995. "Engendering International Trade: Concepts, Policy and Action," GSD Working Paper Series No. 5. Cornell University Gender, Science and Development Programme and UNIFEM.

Cagatay, Nilufer, Diane Elson, and Caren Grown. November 1995. "Gender, Adjustment and Macroeconomics: Introduction." *World Development*, Volume 23 Number 11.

Center for Entrepreneurship and Economic Development (CEED). 2002. "Political and Economic Rights of Women in Montenegro: Round Table Report."

Center for International Private Enterprise and Center for Entrepreneurship and Economic Development (CIPE/CEED). 2000. Barriers to Doing Business in Montenegro.

Development Alternatives, Inc. (DAI). 2002. "Serbian Local Government Reform Program."

Elson, Diane. November 1995. "Gender Awareness in Modeling Structural Adjustment." *World Development*, Volume 23 Number 11

Esim, Simel. 1999. "Gender Budget Initiatives for Latin America: A Tool for Improving Accountability and Implementation of Government Policy and Programs." Preliminary Version for Comments. UNIFEM, New York.

Fontana, Marzia, Susan Joeke, and Rachel Masika. 1998. "Global Trade Expansion and Liberalization: Gender Issues and Impacts." Bridge: Briefings on Development and Gender. Report No 42. Institute of Development Studies. University of Sussex, UK

Institute for Strategic Studies and Progress (ISSP). 2001. "Montenegro: Economic Trends: MONET."

Institute for Strategic Studies and Progress (ISSP). 2000. Household Survey: 4. 2000. Montenegro.

International Helsinki Federation for Human Rights (IHFHR). 2000. *Women 2000: An Investigation into the Status of Women's Rights in Central and South-Eastern Europe and the Newly Independent States*.

International Organization for Migration (IOM). Cooperazione Italiana. 2002a. "Counter-Trafficking Awareness Raising Campaign: Survey on the Perception of the Phenomenon of Trafficking Among the Resident Population in the Republic of Montenegro." Podgorica.

International Organization for Migration (IOM). 2002b. "Trafficking in Human Beings." Brochure. Podgorica.

Opportunity Bank. 2001a. "Guide for Human Resource Managers." Podgorica.

Opportunity Bank. 2001b. "Human Resource Policy and Procedure Manual." Podgorica.

Oxfam. 2001. "Unemployment and How to Solve It – Kragujevac Municipality." Belgrade.

United States Agency for International Development. 2002a. "Montenegro Interim Strategy 2002-2004."

United States Agency for International Development. 2002b. "Serbia Interim Strategy."

United States Agency for International Development Bureau for Europe and Eurasia Office of Democracy and Governance. 2002c. "The 2001 NGO Sustainability Index/For Central and Eastern Europe and Eurasia."

U.S. Department of State Office to Monitor and Combat Trafficking in Persons. 2002. "Trafficking in Persons Report."

World Development. 2000. Special Issue: Growth Trade, Finance, and Gender Equality. Volume 28, Number 7.

Zuckerman, Elaine. 2000. "Macroeconomic Policies and Gender in the World Bank." World Bank. Background Paper for the World Bank Gender Strategy.

ANNEX D
ELECTRONIC REFERENCES

ELECTRONIC REFERENCES

<http://genderstats.worldbank.org/menu.asp>

Genderstats, developed by the World Bank's Gender and Development Group, present sex disaggregated data for Yugoslavia, grouped into the following categories: summary gender profile, basic demographic data, population dynamics, labor force structure, education, health, and CPIA. Latest data are for 1999. Yugoslavia data are compared with other regional and lower middle income country averages.

(World Bank 2001)

www.worldbank.org/countries/yugoslavia

Contains "Yugoslavia, Fed. Rep. At a Glance" with basic economic and social data and charts.

http://directory.crnps.org.yu/list.asp?type=1&type_id=12

Lists: WOMEN'S NON-PROFIT ORGANIZATIONS IN SERBIA

From the Center for the Development of the Non-Profit Sector

www.osce.org/news/generate.php3?news_id=2549

June 27, 2002 press release entitled, "Human trafficking report on south-eastern Europe to be issued in Yugoslavia."

www.unicef.org/sexual-exploitation/trafficking-see.pdf

Trafficking in Human Beings in Southeastern Europe. 2002.

A comprehensive regional analysis of trafficking issues and patterns.

http://directory.crnps.org.yu/list.asp?type=1&type_id=12

Promotion and Protection of Women's Human Rights Directory of NGOs in Serbia and Montenegro. Center for Development of the Non-Profit Sector. 2002.

<http://www.gdrc.org/icm/wind/wind.html>

From the Global Development Research Center (GDRC). Virtual Library on Microcredit.

"Percentage of Women Being Reached by the 34 Largest Programs Reporting Poorest Clients."

<http://www.iktk.se/english/index.html>

Swedish *Kvinna till Kvinna* or "Women to Women" containing separate sections on Montenegro and Serbia.

www.state.gov/g/tip/rls/tiprpt/2002/10653.htm

U.S. Department of State Office to Monitor and Combat Trafficking in Persons. 2002. Trafficking in Persons Report.

<http://www.microfins.org.yu/onamae.htm>.

The site provides a history and details about this microcredit institution.